THE SATURDAY EVENING POST

An Illust t d Weekly Magazine
Fou ed 28 by Benj. Franklin

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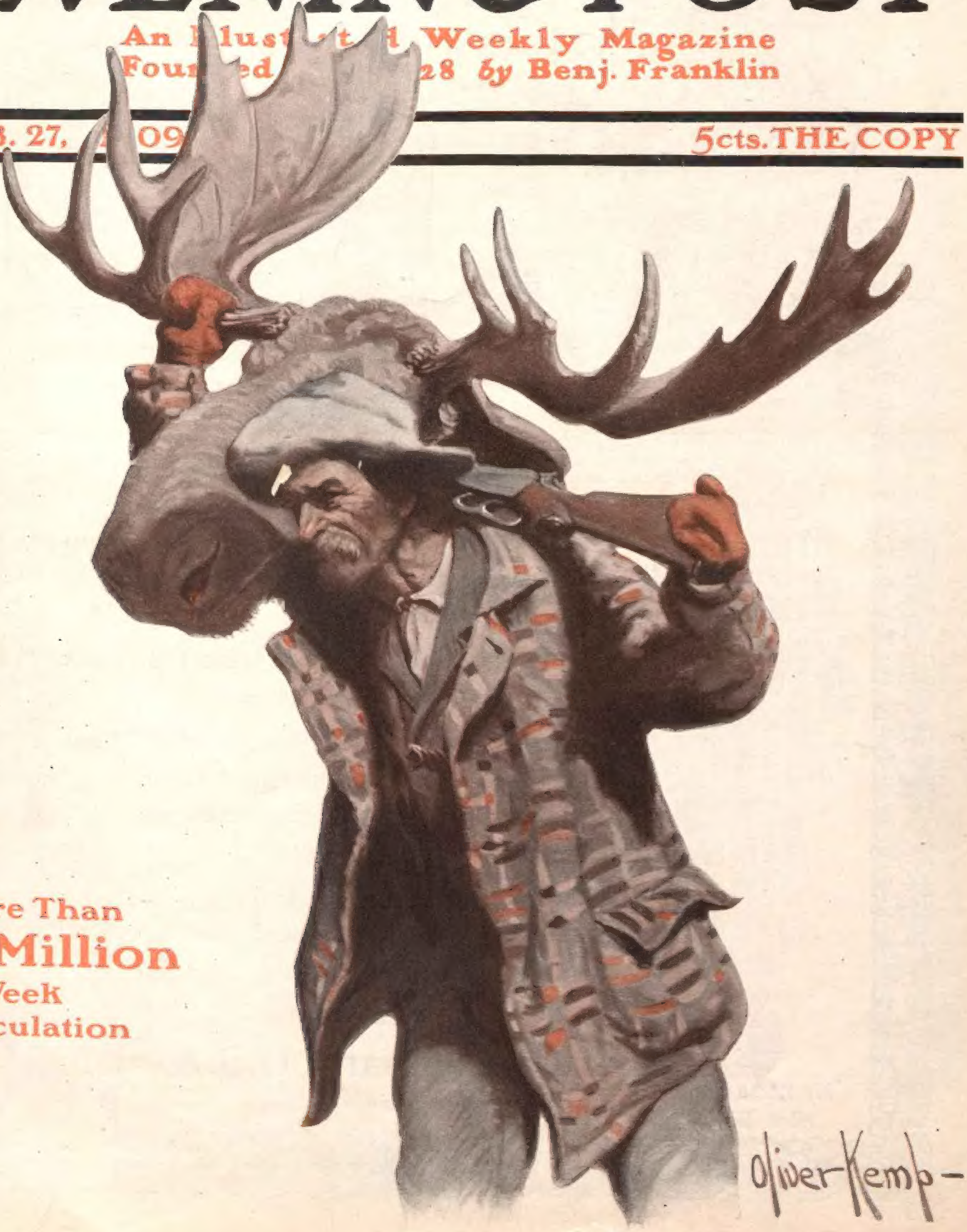
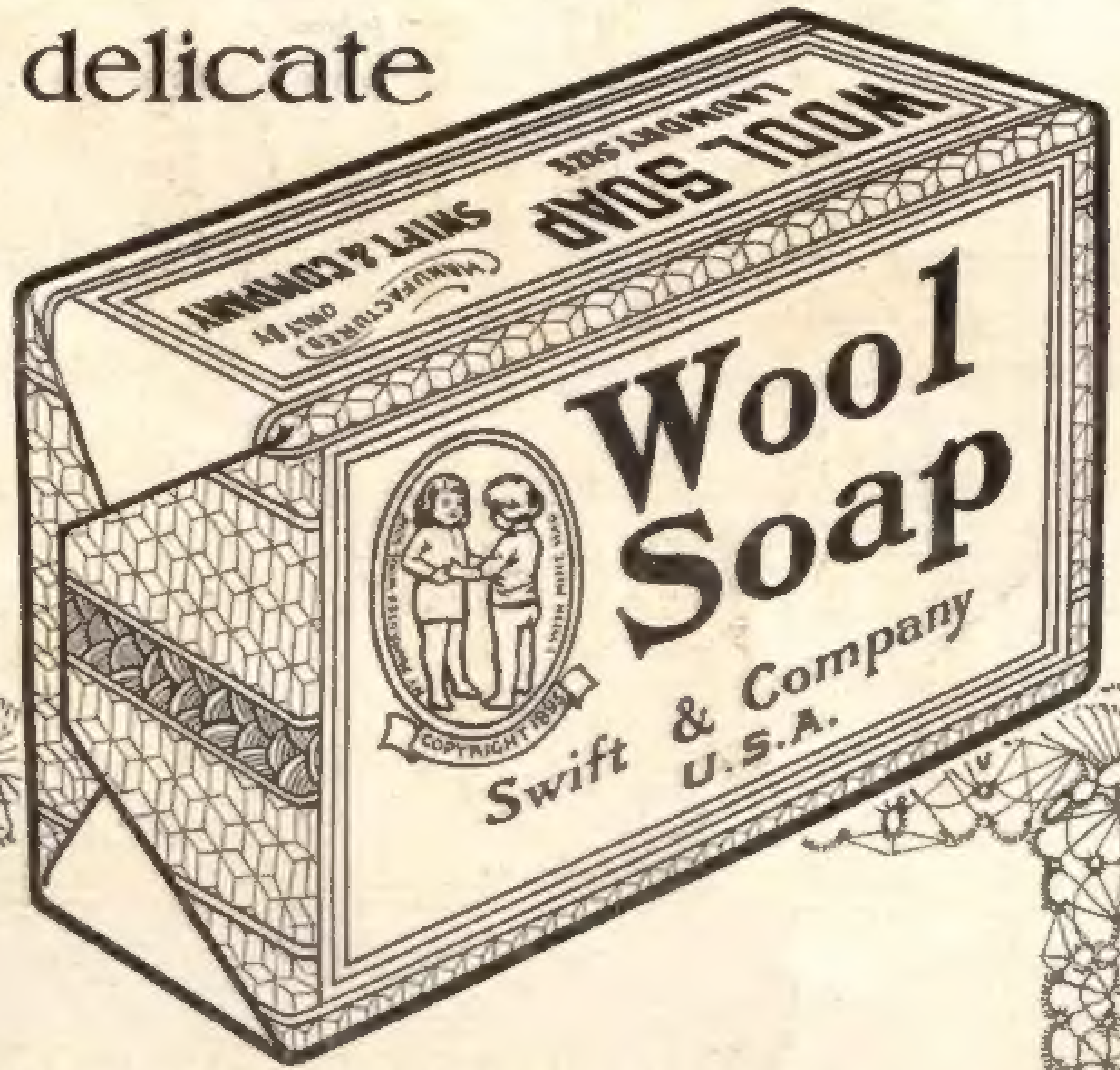


More Than
A Million
A Week
Circulation

WOOL SOAP

For the Sheerest Lawns and Linens and most delicate Laces


WOOL SOAP
LAUNDRY USE
SWIFT & COMPANY
Manufactured only by
Wool Soap
Swift & Company
U.S.A.

Place your laces in a warm suds of Wool Soap; allow to soak thoroughly. Rinse with clear cold water. Spread on a Turkish towel. Cover with a piece of cloth and iron.

You will be delighted with the result —the lace will look like new.

Your linens when washed with Wool Soap will be snow white and have that delightful characteristic odor of clean, fresh linen.

The use of Wool Soap prolongs the life of any fabric and restores its original freshness.

"I wish mine had"

Made by

Swift & Company, U. S. A.

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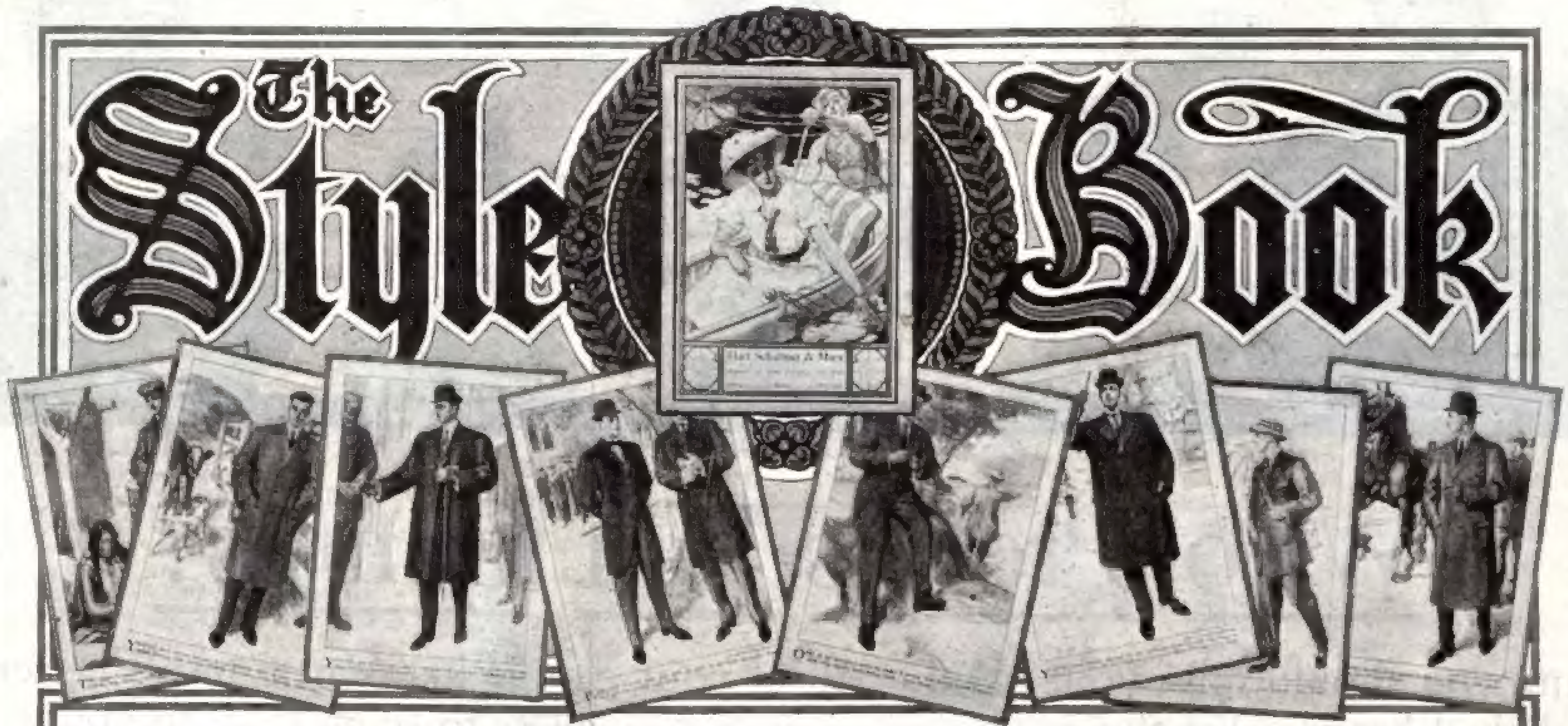
"My Mama Used Wool Soap"



You ought to be enough interested in correct styles in men's clothes, to find out how they'll look this Spring. The Style Book will tell you.

The book is worth sending for as a work of art, if nothing else; but it's a good deal else. It is a concise, authoritative statement, by fine illustrations, of the way a man looks when he's correctly dressed; clothes, hat, shoes, cravat; you don't simply read about it; you see it.

The Style Book is the accepted guide in these matters all over the world.

We send it to any address on receipt of six cents;
the Spring Style Book will be ready about March 1.

Hart Schaffner & Marx
Good Clothes Makers
Chicago Boston New York

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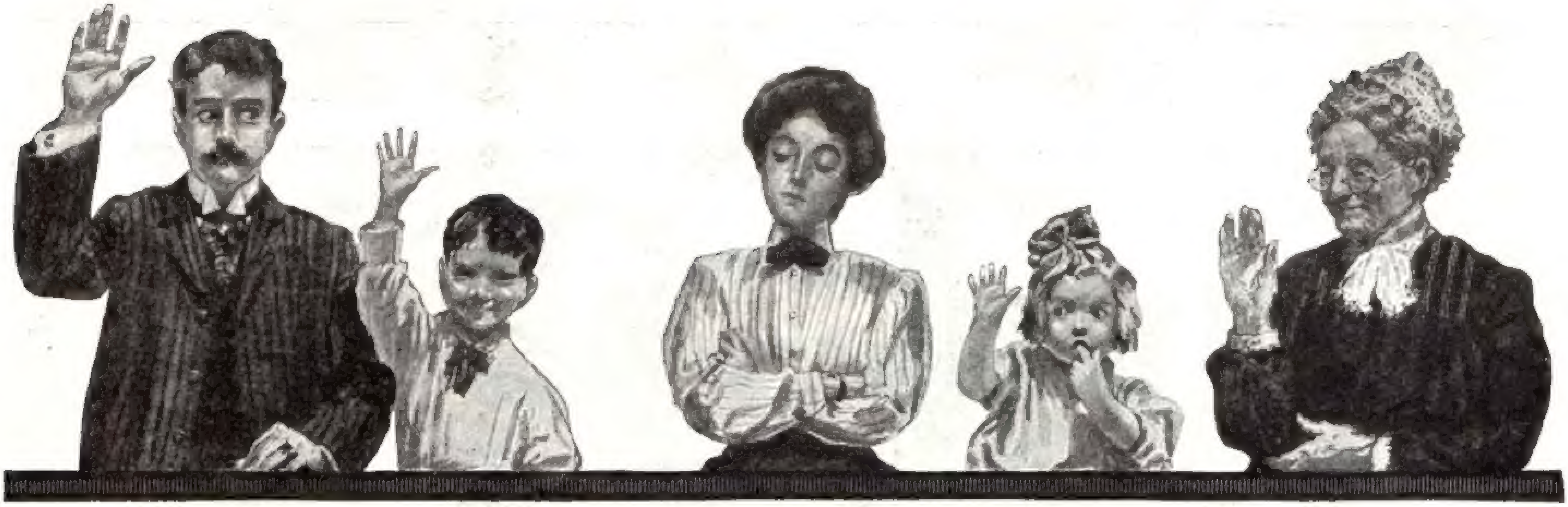

Who Prefers Van Camp's?

Madam, you should raise your hand. All of your people like Van Camp's better than home-baked beans. Yet this ready-baked dish means less to them than to you.

Serve a dish of home-baked beans with a dish of Van Camp's. Then take a vote of your table.

The result is always the same. All, save the housewife, will vote for Van Camp's. The housewife, of course, can't decry her own dish.

Yet, Mrs. Housewife, think what Van Camp's mean to you. Think of the time and the fuel you'll save when you once vote with the rest.

Think of what it will mean to have a dozen meals in the house, ready for instant serving.

All people like their beans nutty, mealy and whole. Yet you can't get them that way without a steam oven.

People want their beans to digest, so they won't ferment and form gas. No home oven can make them digestible.

People like the tomato sauce baked into the beans.

Your folks will eat more beans, by five times over, when you serve Van Camp's. And beans are 84% nutriment.

They contain more food than meat or eggs or cheese. Yet they cost but a fraction as much.

See what a saving it makes on your meat bills to serve beans that people like.

Here are the reasons why Van Camp's excel beans baked at home. Note that the fault does not lie with you, but solely with your lack of facilities.

Our ovens are heated to 245 degrees. And we bake in small parcels so the full heat goes through. Thus we break up the particles so the digestive juices can get to them.

The beans in the center of your baking dish rarely get more than 100 degrees. That's not half heat enough. That's why your beans ferment and form gas.

We bake in live steam—not in dry heat. Thus we bake our beans until they are mealy, yet not a bean is crisped or broken.

Your top beans are crisped. The rest of your beans are mushy and broken. That is all due to dry heat.

Then we bake the beans, the tomato sauce and the pork all together, and get our delicious blend. Those are the reasons why people prefer Van Camp's.

Van Camp's

BAKED WITH TOMATO SAUCE

PORK AND BEANS

We pay $2.25 per bushel to get the best beans grown. We pay for tomato sauce five times what it need cost. There's no other dish like this.

We buy only the choicest Michigan beans. Then we pick out by hand the whitest, the plumpest, the fullest-grown. All but the best are discarded.

Some beans sell as low as 30 cents per bushel. We pay $2.25 for ours.

We could buy tomato sauce ready-made for exactly one-fifth what we spend to make ours. But ours is made solely from whole ripe tomatoes—ripened on the vines—picked when the juice fairly sparkles.

That's how we get our superlative zest.

Please bear in mind this difference in beans and tomato sauce. You will find, if you compare them, that no other brand is half so good as Van Camp's.

Be sure that you get what you want.

Three sizes: 10, 15 and 20 cents per can.

Van Camp Packing Company, *Established 1861* Indianapolis, Indiana

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THE SOFT-PEDAL TRIPLETS

Root, Knox, Crane—Apostles of Peace and Prosperity

By SAMUEL G. BLYTHE

WHEN the Taft Administration starts, moves and seems to feel a thrill of life along its keel it can be put down for a fact that, if a certain three big men in Washington have anything to do with it—and they think they will—we are in for four peaceful, calm and non-strenuous years. We are going to be safe and sane to a fare-you-well. This is to be a régime of reconstruction instead of destruction. To hear them tell it privately, it is now time for the business interests to get up and give three ringing cheers, for business is the watchword, and we are no longer going sky-hooting around, prosecuting everywhere, but intend to let everybody have a rest.

The Soft-Pedal Triplets are Elihu Root, Senator Crane and Philander C. Knox. They are the three statesmen who have taken the job of putting on the brakes. They are the three patriots who have contracted to felt Mr. Taft, to felt him until he is as noiseless as a rubber-tired wagon on an asphalt street. Moreover, they are likely to make a good fist at it, for, as matters now stand, they are the three who will be closest to the throne and most influential.

It is a good combination, Root, Knox and Crane—a good, handy, working alliance, made up of good, handy workmen, who know the game and their game, and who have various reforms they desire to have instituted, the principal one being in the nature of less noise and more conservatism in the White House. Mr. Roosevelt has recently said he feared Mr. Taft was veering toward the reactionaries, and the suspicion appears to be reasonably justified by the facts; not that Mr. Taft has in any way tried to discourage or retard any of Mr. Roosevelt's policies, but that Mr. Taft has allied with him these three amiable gentlemen, the Soft-Pedal Triplets, and they are not looking for action. There has been too much of that, from their viewpoint, and what they need now is reaction, rest, calm—a period of contemplation and self-examination.

The Three Doves of Peace

ROOT—and Knox—and Crane. There are three gentlemen who have been skating around the edges of this period of hullabaloo; we have had them cutting curlicues and doing figure eights, from time to time, but not getting in so far that they could not back out on occasion. Root and Knox were both in the Roosevelt Cabinet and both great friends of the President. Now, Knox will go into the Taft Cabinet as Premier, and Root will take the place of Thomas C. Platt as Senator from New York. It would be both ungraceful and untrue to charge that either of these men was ever disloyal to Mr. Roosevelt, for neither has been, although it is likely that Mr. Roosevelt did many things that were not approved by either Root or Knox. While they had service with Mr. Roosevelt they were in that service, but neither their tendencies nor their practices made them think all that was done was what should be done.

Root and Knox are great lawyers, great corporation lawyers, and Crane is a great business man. Root and Knox have been careful enough to keep to themselves what they have thought of many of Mr. Roosevelt's policies, but soon they will be out in the open and at work, laying the foundations for an era of conservatism. So long as they have the Taft ear they will keep dinning into it the story that the business interests of the country deserve a rest, and, from the very nature of the man, they are likely to find a responsive listener in Mr. Taft. He is not strenuous. He is calm and judicial. He has plenty of nerve, but he goes ahead slowly, not with a hop-skip-and-jump.

Take Root. He is reputed to have one of the finest legal minds in the country, and men who do not know him have often wondered why he preferred to remain in Washington, in the Cabinet, instead of in New York, where he could make as much money as he wanted to ask for as a lawyer. There would be practically no limit to his earning power except his physical limitations. The answer to the question is that Root likes life in Washington, likes the power, likes to be a part of things that go on here, and that his liking for the life and power at the Capital is greater than any ambition he may have to get money or to be the leader of the bar in New York or elsewhere. That is why he consented to become Secretary of War under McKinley, and that is why, after he resigned and went back to New York to take up the law again, he responded eagerly to Mr. Roosevelt's call to come back to Washington and take the chair the death of John Hay vacated. Soon he will be in the Senate, and for the very same reason. He wants to round out his career in public life.

Root is naturally a conservative. He was the President's adviser in almost everything when he was in the Roosevelt Cabinet, and while he may not have approved nor have been able to stop many things that he, congenitally, was opposed to, nobody will ever know how many things he did stop of which the public heard nothing. He was a balance-wheel for Mr. Roosevelt, not always working, of course, but working whenever he could and getting results that those who were close to the inside know about. At that, there are some of the Roosevelt projects that he approved heartily, projects it would be hard to make his former legal and business associates think he could be brought to favor with a yoke of oxen.

Taft's Right-Hand Man

TAFT likes Root, respects him and depends on him. Himself a lawyer and a judge, Taft knows the tremendous legal ability of Root and appreciates it at its true worth in his Administration. Thus, with Root in the Senate, and always available for advice, Taft will consult with him as freely as if he were in the Cabinet. The conservative leaders in the Senate hail Root's advent with great joy. He will be a tower of strength to the old and tottering oligarchy, headed by Aldrich and Hale, that has ruled for so many years. Root has already aligned himself with this wing of the Senate. He has fallen into step, naturally, with the column to which all his tendencies, convictions and associations direct him. He is no more of a radical than Senator George Peabody Wetmore, of Rhode Island, who lives in Newport and has every sympathy which that residence implies.

Aldrich and Hale have grabbed Root and taken him in. Instead of serving for a few years on probation, as does nearly every other new Senator, Root has landed on the top first off. They know him in the Senate, know his predilections and his temperament. They need him in their business. Thus, without the obligation of loyalty to a chief who is ultra-radical, responsible to nobody but himself—for they had to take him in New York whether they wanted him or not—Root will be just the kind of a Senator he might be expected to be. Thus, too, Root will exert his influence on Taft to the end that there may be quiet and peace and a cessation of crusading that is so distasteful to Root's friends and to his new associates in the Senate.

It is the same with Knox. He was a corporation lawyer when he came to be Attorney-General under McKinley. Nor can it be said of him that when he remained in Mr. Roosevelt's Cabinet he was not loyal. He was. He obeyed orders, but, as is the case with Root, he had much influence with President Roosevelt, and there is nobody who can tell how many things Knox stopped while he was Attorney-General. He was another adviser who had conservative leanings. So long as he was in the Roosevelt Cabinet he was there with no other idea than to serve his chief and the people, for he is not the kind of a man who would accept a position of that kind with any other purpose in view. However, he threw his influence and his counsel always on the side of conservatism, as was natural. He was trained that way, brought up that way, and he had the habit and practice of a lifetime back of him.

When he left the Attorney-General's office to go into the Senate he, too, aligned himself with the Aldrich-Hale oligarchy. His tendencies were all that way. Like Root, he is a great lawyer, and, like Root, he had served clients always who were opposed to many of the policies of Mr. Roosevelt. Knox never went so far as publicly to oppose many of his former chief's plans while he was in the Senate, but his sympathies and influence were always with the Aldrich-Hale combination and against further disturbance. He let himself be made a candidate for President, not in the hope that he would be nominated, but as a manner of support for the allies who were trying to defeat Roosevelt. He was smart enough to let it be known to Mr. Taft that there was nothing serious in his candidacy, and Taft has made him Secretary of State. Knox's strongest supporter and backer is Henry C. Frick, the coke and steel magnate. That shows what line his advice is likely to take when matters come up in the Taft Cabinet. Moreover, Mr. Taft relies greatly on Knox, on his acumen, his wide knowledge of the law and his masterly grasp of governmental affairs. Knox is no more of a radical than Root is. He will advocate the simple life for our President instead of the strenuous. What Knox and his people want is quiet and a chance to breathe. And that is what he will advocate.

Murray Crane, the third member of the Soft-Pedal Triplets, is a big manufacturer of paper, always a business man, who has had success in Massachusetts politics and who has come to be a power in the Senate since he was elected as successor to George Frisbie Hoar. He has never been in sympathy with President Roosevelt nor his policies, and he has never made any secret of it. He has contended that irreparable injury was done to the business interests of the country by many of the acts of President Roosevelt, and he has always been opposed to whatever end of those policies the Senate has had to consider.

He is a small, quiet, soft-spoken man, of incredible modesty, who seems always trying to efface himself. That, however, is but his manner. As a matter of fact, he gets around more, knows more people, can find out more things, and has more influence than any other new Senator and many of the older ones. He was opposed to the renomination of Mr. Roosevelt, and was really the backbone of the movement of the Allies, which didn't amount to much, but which is now bobbing up as a strong factor in the Taft régime. He took hold of the Taft campaign when it was in the doldrums and put life and vigor and sense into it. He pulled it out of the hole at the critical moment last September when it seemed that everything was gone to sixes and sevens, from the Republican viewpoint. After he had moused around for a while and had told Mr. Taft a few things, he got the campaign into its swing and, from that moment, there never was any doubt about Taft's election.

It would be odd if he were not strong with Mr. Taft, and he is. The big President likes him and has a great admiration for his ability and for his uncommon brand of commonsense. All of Crane's sympathies are with the business people. He is a business man himself, a man of large affairs. His strength in the Senate is constantly increasing. He is always with the Aldrich-Hale combination, and he hates his colleague, Lodge, with a fervor that will keep that gentleman guessing, when his principal prop, Mr. Roosevelt, leaves public life.

No More Rough-Riding

THESE are the tendencies and the attributes of the Soft-Pedal Triplets, Root, Knox and Crane, the three men who, when the Administration starts, will have most influence with the new President. Shall we have any more rough-riding? Not if they can prevent it, and they will try almighty hard. Tranquillity—tranquillity, peace and rest are their watchwords. Let it simmer down.

Meanwhile, Mr. Taft has inherited from Mr. Roosevelt a large and assorted bunch of actions, policies, crusades, commissions and contentions. He is the residuary legatee for as fine a collection of uncompleted forays as ever a man who came into power has taken over. He has actions against about every trust of any size in the country, in various stages of completedness. He has gunning expeditions unfinished against all sorts of combinations and individuals. He has partially-completed expeditions against railroads, against public service corporations of all kinds, against individuals and against associations. Since election, Mr. Roosevelt has started some new ones and stirred up all the old ones. He will leave libel suits, land prosecutions, and more sorts of variegated trouble than could be recited in a page. Poor Taft has to take them all over. They are willed to him by his very kind and loving friend, T. R.

Being of patient and judicial mind, Mr. Taft will proceed to untangle things as well as he can. Although he was for years Mr. Roosevelt's Secretary of War, nobody knows just how far he goes in indorsing all the Roosevelt crusades. What will happen undoubtedly is that the Soft-Pedal Triplets will get together with him and advise him to stop as many of the crusades as possible, and hurry the rest of them to completion. It is pretty tough to become President and find enough work on hand to last any reasonable person all his term, none of it initiated by the man who comes in.

However, the Soft-Pedal Triplets will do the work. They will be on hand with advice, counsel and suggestion. Any person who thinks they will be remiss in pointing out to Mr. Taft that it is better for all hands to quit for a time and let things resume the normal does not know the inherent qualities of mind of these eminent statesmen. They have snuggled up to the throne for that exact purpose. The Reactionaries are going to have an inning, or going to try to have one, at any rate.

The Aldrich-Hale crowd in the Senate are all chirked up over the outlook. They think they will have support in the White House now, whereas they had nothing but a succession of swift kicks heretofore. They do not anticipate any trouble with Mr. Taft, either soon or in the future, and they are laying plans accordingly. This may be due to a false impression they have of Taft, but it is the fact, nevertheless. Every one of them will draw a long breath at noon on March fourth, dance a few jig steps and say: "There; that's over. Now let's get back to the regular order of things and go along in our accustomed way."

To prove it they are going to revise the tariff for Mr. Taft—revise it, but not so much that the revision will be visible to the naked eye. They will change a schedule here and there, but, in the end, the sacred policy of Protection won't be harmed any. It may have a few bow windows and ells built on it, but it will be, intrinsically, the same old thing. They will do as Mr. Taft will request them to in his message convening Congress in special session, and revise. But that word revise has an odd meaning in the lexicons of Nelson W. Aldrich and Eugene Hale. Besides, we must have revenue. Think that over.

And the Soft-Pedal Triplets are already getting ready to operate under their felting franchise. S-s-sh-h-h! Not so loud! Keep quiet! Let us have peace! They have tan-barked every approach to the White House, padded the walls of the Cabinet-room and put mattresses on the floor. Mr. Taft couldn't make a noise if he wanted to. Rest is what we need, they say, rest. H-u-s-h!

Peddling Dwelling-Houses

PEDDLING dwelling-houses from door to door seems to be a queer and very unusual method of dealing in real estate; yet an agent in Lowell, Massachusetts, states that he has, at various times, sold seven houses in that way. His introduction to the method was accidental. A great manufacturing corporation in his city had purchased through him some adjoining property for extension purposes. On it was a small cottage in fairly good condition.

The great corporation perfected its plans for building to a point where, on a certain Thursday, having first assured the reporter of the local paper that no extension was contemplated, it (the impersonal pronoun is used advisedly) called the real-estate agent on the 'phone.

He was told that the company intended to break ground for a new building on the following Monday, and was asked if he could not sell the dwelling to be moved before then. Two hundred dollars was mentioned as the price. He replied that he would try.

All day Friday he tried several parties, without success, and on Saturday he started out at noon. Working through the neighborhood of the factory he rang the doorbells and put his question. At three o'clock he took a man down to look at the place and got him thoroughly interested. He offered him a near-by vacant lot for five hundred dollars at a nominal first payment. The man, who was an old employee of the company, had money enough to pay for the moving and the new foundation —but not enough to pay for the house.

"I'll fix that," said the agent. He called up the company, told it just how the matter stood, and suggested giving the customer credit for the two hundred dollars to be paid monthly.

"What's the security?" came the sharp inquiry.

"Well, the man's an old employee of yours; he's surely good for the payments. And he'll give a second mortgage on the place. He'll have to buy the lot under a first mortgage."

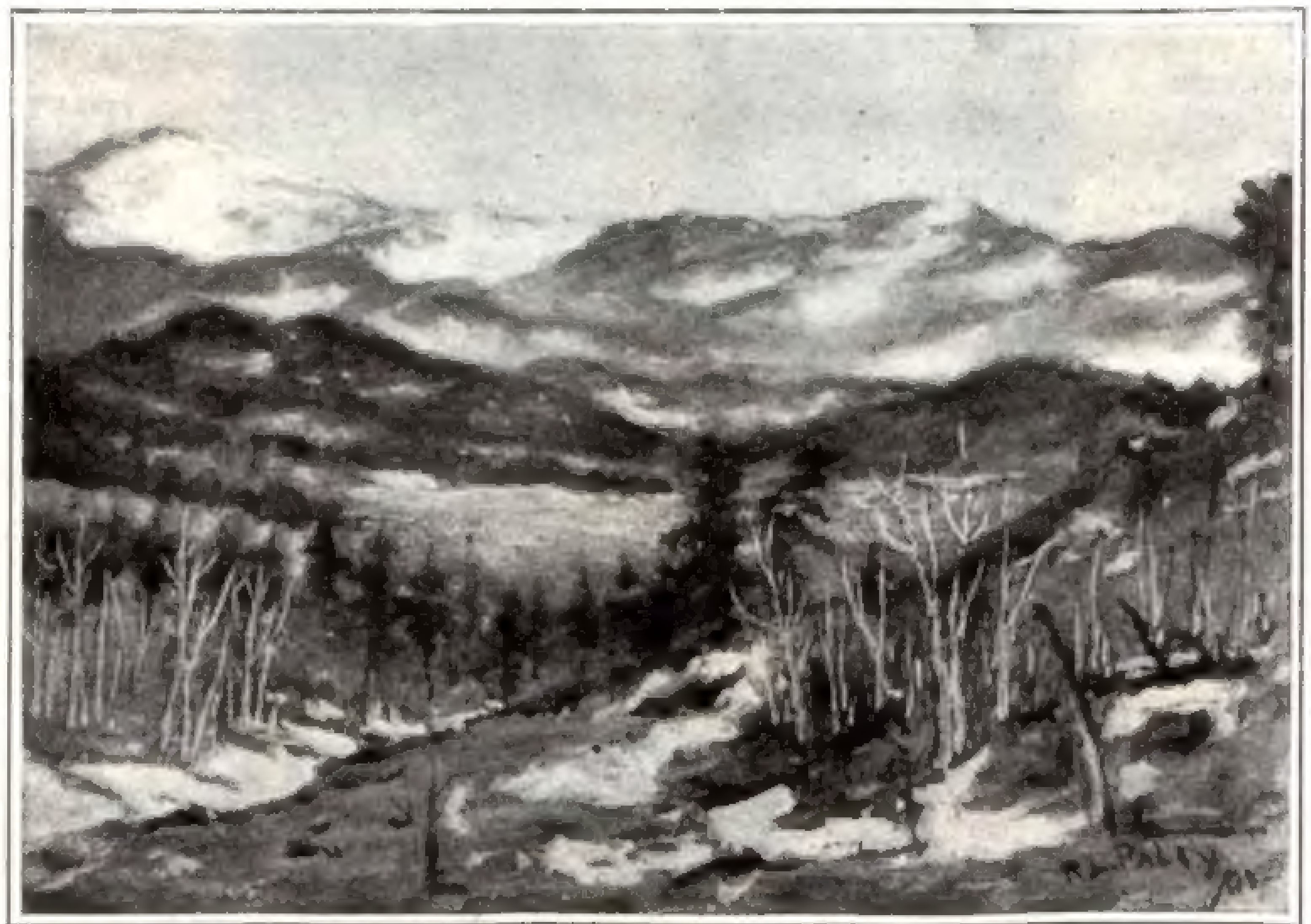
"We don't like second mortgages. Hasn't he anything else?"

"No, sir! He's putting every cent he has into this."

"Well, let him have it. Fix up the papers and bring him here on Monday morning."

In another city a dealer sold a small dwelling to a man for twenty-six hundred dollars—the terms were one thousand cash and a mortgage for the balance. The customer made a deposit of one hundred dollars under an agreement to complete the purchase inside of thirty days—his wife being away on a visit. Two weeks later the couple came into the agent's office and wanted to withdraw—the woman did not like the house. Of course, they wanted their deposit back, but the agent told them that the best he could do would be to try to sell the place over again inside of the time-limit. Every day thereafter the woman besieged him about it until, being thoroughly disgusted, he asked her why she did not try to sell it herself. Without any idea that she would act, he observed: "You've plenty of time. Go around to houses of a similar class, ring the doorbells, and ask them if they don't want to buy a house which must be sold by the twelfth. Add a little to your price so as to have something to bargain on."

To his amazement she was interested at once, and evidently determined to save her hundred dollars. For three days she rang doorbells and made her inquiry. Then she landed a customer, just in time to save her deposit—and she also cleared one hundred and fifty dollars' profit.



The Call of the West

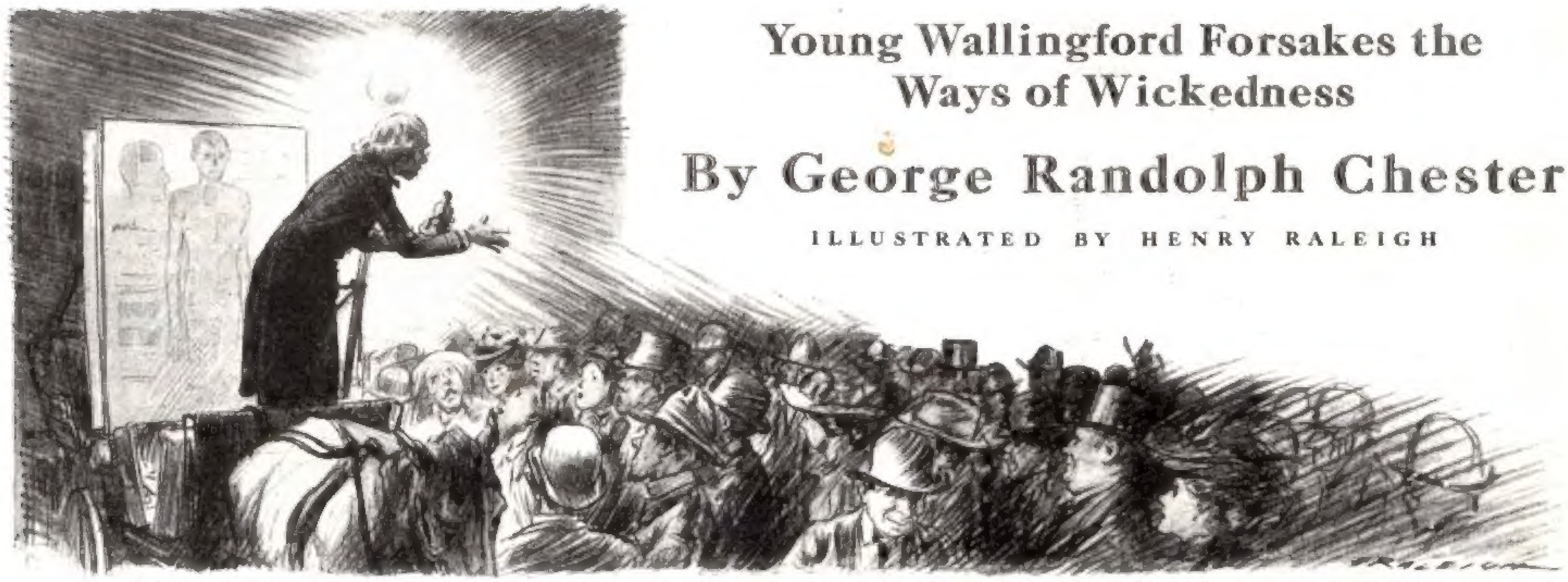
It lures, it draws, it beckons, with an insist still but strong,
It runs with a soft persistence through dreams, the whole night long,
It stays at my side in the daytime, and oft through the stress and strain
I hear it calling, calling, "Come back to your own again!"

The hazy blue of the mountains, the waft of the prairie scent,
The easy swing of the saddle, which lulls to a calm content,
The sky for a roof above you, the green for your tired eyes,
And the calling, calling backward to the life that satisfies.

With all of the earth's wild freedom, with all of the way to go,
With nothing to fret or harass, with room for friend and foe,
With a smile from the eyes that love you, a word for your ear alone,
And the voices calling, calling, "Come back, come back to your own!"

And day by day as I listen I feel that my will grows weak,
The tug at my heart-strings strengthens and draws, till I fain would seek
Far, far in the hazy distance, the path that I trod of yore,
Which leads to the voices calling, "Come back to your own once more!" —H. C.

STRAIGHT BUSINESS



Young Wallingford Forsakes the Ways of Wickedness

By George Randolph Chester

ILLUSTRATED BY HENRY RALEIGH

"Bringing *Ee*-lasticity to the Footsteps, Hope to the Heart, the Ruddy Glow of Bounding Health to Pale Cheeks, and the Sparkle of New Life to Tired and Jaded Eyes!"

YOUNG Wallingford paused with his wife at the edge of the crowd, and then, recognizing an old acquaintance in the picturesque orator with the sombrero and the shoulder-length gray hair, drew closer. Standing behind the street-corner "doctor," upon the seat of his carriage where the yellow light of a gasoline torch flared full upon it, was a gaudy, lifesize anatomical chart, and with this as bait for his moths he was extolling the virtues of Quagg's Peerless Sciatacata.

"Here, my friends," he declared, unfolding one of the many hinged flaps of the gory chart, "you *bee*-hold the intimate relation of the stomach with all the *inn*-ternal organs, and above all with the blood, which, pumped by the heart through these *abb*-sorbing membranes, takes up that priceless tonic, Doctor Quagg's Peerless Sciatacata. This, acting *dii*-rectly upon the red corpuscles of the vital fluid, *stimm*-ulates the circulation and carries its germ-destroying properties to every atom of the human frame, casting off *imm*-purities, *clean*-sing the syst-*em*, bringing *ee*-lasticity to the footsteps, hope to the heart, the ruddy glow of bounding health to pale cheeks, and the sparkle of new life to tired and jaded eyes!"

Wallingford turned to his wife with a chuckle.

"Just stand here a minute, Fannie," said he. "I must wade in and speak to the old scout. We stopped a week at the same hotel over in New Jersey and got as chummy as two cellmates."

His wife, an attractive young woman, brave in a rich Gainsborough, and with diamonds sparkling upon the lobes of her ears, smiled doubtfully in response, and watched her husband with a slight trace of concern as he forced his way through the crowd and up to the wheel of the carriage.

"How are you, Doctor?" said he, holding up his plump palm. "Where are you stopping?"

The doctor's wink at J. Rufus was scarcely perceptible to that large young gentleman himself, much less to the bystanders, as with professional gravity he reached down for a hearty handshake.

"Benson House. Come around and see me tomorrow morning." Then, with added gravity and in a louder voice: "I scarcely knew you, friend, you are so changed. How many bottles of the Sciatacata was it you took?"

"Four," replied J. Rufus clearly, with not even a twinkle in his eye.

"Only four bottles," declaimed Doctor Quagg. "My friends, this is one of my most marvelous cures. When I met this gentleman in Columbus, Ohio, he was a living skeleton, having suffered for years from sciatic rheumatism. He bought from me one night at my carriage, just as he is standing now, six bottles of the Peerless Sciatacata. He took but four bottles, and look at him today!"

With one accord they looked. There was some slight tittering among them at first, but the dignity and gravity with which the towering J. Rufus, hale and hearty and in the pink of condition, withstood that inspection, checked all inclination to levity. Moreover, he was entirely too prosperous-looking to be a "capper."

"I owe you my life, Doctor," said Wallingford gratefully. "I never travel without those other two bottles of the Sciatacata," and with the air of a debt of honor paid, he pressed back through the crowd to the sidewalk.

His wife was laughing, yet confused.

"I don't see how you can make yourself so conspicuous," she protested in a low voice.

"Why not?" he laughed. "We public characters must boost each other."

"And the price," they heard the doctor declaiming, "is only one dollar *per* bottle, or six for five dollars, guar-*an*-teed not only to drive sciatic rheumatism from the sys-*tem*, but to cure the most ob-*stin*-ate cases of ague, Bright's disease, cat-*a*-lepsy, coughs, colds, cholera, *dys*-pepsia, ery-*sip*-*e*-las, fever *and* chills, *gas*-tritis ——"

"And so on down to X Y Z, etc.," commented Wallingford as they walked away.

His wife looked up at him curiously.

"Jim, did you honestly take four bottles of that medicine?" she wanted to know.

"Take it?" he repeated in amazement. "Certainly not! It isn't meant for wise people to take. It wouldn't do them any good."

"It wouldn't do anybody any good," she decided with a trace of contempt.

"Guess again," he advised her. "That dope has cured a million people that had nothing the matter with 'em."

II

AT THE Hotel Deriche in the adjoining block they turned into the huge, garishly-decorated dining-room for their after-theater supper. They had been in the town only two days, but the head waiter already knew to come eagerly to meet them, to show them to the best table in the room, and to assign them the best waiter; also the head waiter himself remained to take the order, to suggest a delicate, new dish, and to name over, at Wallingford's solicitation, the choice wines in the cellar that were not upon the wine-list.

This little formality over, Wallingford looked about him complacently. A pale gentleman with a jet-black beard bowed to him from across the room.

"Doctor Lazzier," observed Wallingford to his wife. "Most agreeable chap and has plenty of money."

He bent aside a little to see past his wife's hat, and exchanged a suave salutation with a bald-headed young man who was with two ladies and wore a dove-gray silk bow with his dress suit.

"Young Corbin," explained Wallingford, "of the Corbin and Paley department store. He had about two dollars a week spending money till his father died, and now he and young Paley are turning social flip-flaps at the rate of twenty a minute. He belongs to the Mark family and he's great pals with me. Looks good for him, don't it?"

"Jim," she said in earnest reproval, "you mustn't talk that way."

"Of course I'm only joking," he returned. "You know I promised you I'd stick to the straight and narrow. I'll keep my word. Nothing but straight business for me hereafter."

He, too, was quite serious about it, and yet he smiled as he thought of young Corbin. Another man, of a party just being shown to a table, nodded to him, and Mrs. Wallingford looked up at her husband with admiration.

"Honestly, how do you do it?" she inquired. "We have only been here a little over forty-eight hours, and yet you have already picked up a host of nice friends."

"I patronize only the best saloons," he replied with a grin; then, more seriously: "This is a mighty rich little city, Fannie. I can organize a stock company here, within a week, for anything from a burglar's trust to a church consolidation."

"It's a pretty place," she admitted. "I like it very much from what I have seen of it."

He chuckled.

"Looks like a spending town," he returned; "and where they spend a wad they're crazy to make one. Give me one of these inland society towns for the loose, long green. New York's no place to start an honest business," and again he chuckled. "By the way, Fannie," he added after a pause, "what do you think of my going into the patent-medicine line?"

"How do you mean?" she inquired, frowning.

"Oh, on a big scale," he replied. "Advertise it big, manufacture it big."

She studied it over in musing silence.

"I don't mind what you do so long as it is honest," she finally said.

"Good. I'll hunt up Quagg tomorrow and spring it on him."

"You don't mean that dreadful quack medicine he's selling on the street, do you?" she protested.

"Why not? I don't know that it's worthless, and I do know that Quagg has sold it on street corners for twenty years from coast to coast. He goes back to the same towns over and over, and people buy who always bought before. Looks like a good thing to me. Quagg was a regular doctor when he was a kid; had a real diploma and all that, but no practice and no patience. Joke. Giggle."

The oysters came on now, and they talked of other things, but while they were upon the meat Doctor Lazzier, having finished, came across to shake hands with his friend of a day, and was graciously charmed to meet Mrs. Wallingford.

"Sit down," invited J. Rufus. "Won't you try a glass of this? It's very fair," and he raised a finger to the waiter.

The doctor delicately pushed down the edge of the ice-wet napkin until he could see the label, and he gave an involuntary smile of satisfaction as he recognized the vintage. The head waiter had timed the exact second to take that bottle out of the ice-pail, had wrapped the wet napkin about it and almost reverently filled glasses. Occasionally he came over and felt up inside the hollow on the bottom of the bottle.

"Delighted," confessed the doctor, and sat down quite comfortably.

"You may smoke if you like, Doctor," offered Mrs. Wallingford, smiling. "I don't seem to feel that a man is comfortable unless he is smoking."

"To tell the truth, he isn't," agreed the doctor with a laugh, and accepting a choice cigar from Wallingford he lit it.

The waiter came with an extra glass and filled for all three of them.

"By the way, Doctor," said Wallingford, watching the pouring of the wine with a host's anxiety, "I think of going into the patent-medicine business on a large scale, and I believe I shall have to have you on the board of directors."

"Couldn't think of it!" objected the doctor hastily. "You know, professional ethics ——" and he shrugged his shoulders.

"That's so," admitted Wallingford. "We can't have you on the board, but we can have you for a silent stockholder."

"Open to the same objection," declared the doctor, with another dubious shrug, as he took up his glass.

He tasted the wine; he took another sip, then another—slow, careful sips, so that no drop of it should hasten by his palate unappreciated. Wallingford did not disturb him in that operation. He had a large appreciation himself of the good things of this world, and the proper way to do them homage.

The doctor took a larger sip, and allowed the delicate liquid to flow gently over his tongue. Wallingford was really a splendid fellow!

"What sort of patent medicine are you going to manufacture?" asked the doctor by way of courtesy, but still "listening" to the taste of the wine.

Wallingford laughed.

"I haven't just decided as yet," he announced. "The medicine is only an incident. What we're going to invest in is advertising."

"I see," replied the doctor, laughing in turn.

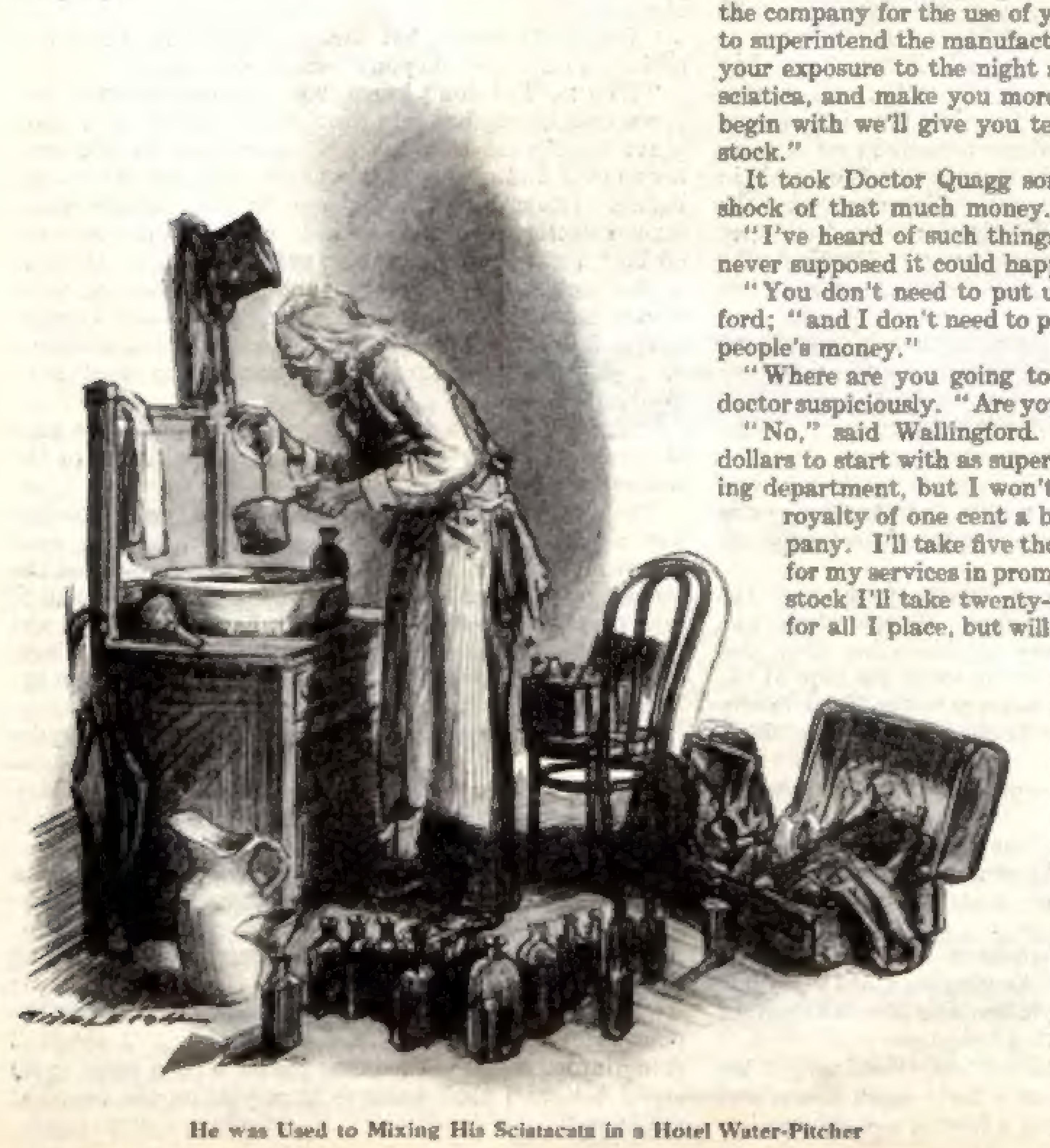
"Advertising is a great speculation," went on Wallingford, with a reminiscent smile. "Take Hawkins' Bitters, for instance; fifteen per cent cheap whisky flavored with coffee and licorice, and the balance pure water. Hawkins had closed a fifty-thousand-dollar advertising contract before he was quite sure whether he was going to sell patent medicine or shoe polish. The first thing he decided on was the name, and he had to do that in a hurry to get his advertising placed. Hawkins' Bitters was familiar to ten million people before a bottle of it had been made. It was only last summer that Hawkins sold out his business for a cool two million and went to Europe."

"His decoction is terrible stuff," commented the doctor, more in sorrow than in anger; "but it certainly has a remarkable sale."

"I should say it has!" agreed Wallingford. "The drugstores sell it to temperance people by the case, and in the dry States you'll find every back yard littered with empty Hawkins' Bitters bottles."

A half-dozen entertaining stories of the kind Wallingford told his guest, and by the time he was through Doctor Lazzier began himself to have large visions of enormous profits to be made in the patent-medicine business. Somehow, the very waistcoat of young J. Rufus seemed, in its breadth and gorgeousness, a guarantee of enormous profits, no matter what business he discussed. But the doctor's very last remark was upon the sacredness of medical ethics! When he was gone there was a conspicuous silence between Wallingford and his wife for a few minutes, and then she asked:

"Jim, are you actually going to start a patent-medicine company?"



He was Used to Mixing His Sciatacata in a Hotel Water-Pitcher

"Certainly I am," he replied.

"And will Doctor Lazzier take stock in it?"

"He certainly will," he assured her. "I figure him for from ten to twenty-five thousand."

III

AT THE Benson House J. Rufus found Doctor Quagg with a leg propped up on a chair, and himself in a state of profound profanity.

"What's the matter, Doc?" asked Wallingford.

"Sciatic rheumatism!" howled the martyr. "It's gettin' worse every year. Every time I go on the street for a night I know I'm goin' to suffer. That's why I keep it up so late and spiel myself hoarse in the neck. I jumped into town just yesterday and got a license from these city-hall pirates. They charged me twenty-five iron men for the week. I go out and make one pitch, and that's all I get for my twenty-five."

"Sciatic rheumatism's a tough dose," commiserated Wallingford. "Why don't you take five or six bottles of the Peerless Sciatacata?"

The answer to this was a storm of fervid expletives which needed no diagram. Wallingford, chuckling, sat down and gloated over the doctor's misery, lighting a big, fat cigar to gloat at better ease. He offered a cigar to Quagg.

"I daresn't smoke," swore that invalid.

"And I suppose you daresn't drink, either," observed Wallingford. "Well, that doesn't stop me, you know."

Wearily the doctor indicated a push-button.

"You'll have to ring for a boy yourself," said he.

When the boy came Wallingford ordered a highball.

"And what's yours, sir?" asked the boy, turning to the doctor.

"Lithia! you bullet-headed nigger!" roared the doctor with a twinge of pain in his leg. "That's twice today I've had to tell you I can't drink anything but lithia. Get out!"

The boy "got," grinning.

"Seriously, though, old man," said Wallingford, judging that the doctor had been aggravated long enough, "your condition must be very bad for business, and I've come to make you a proposition to go into the manufacture of the Peerless on a large scale."

The doctor shook his head despondently.

"You can't get spielers," he declared. "I've tried it. Once I made up a lot of the Sciatacata and sent out three men; picked the best I could find that had made good with street-corner pitches in other lines, and their sales weren't half what mine would be; moreover, they got drunk on the job, didn't pay for their goods, and were a nuisance any way you took 'em."

Wallingford laughed.

"I didn't mean that we should manufacture the priceless remedy for street fakers to handle," he explained. "I propose to start a big factory to supply drug-stores through the jobbing trade, to spend a hundred thousand dollars in advertising right off the bat, give you stock in the company for the use of your formula, and a big salary to superintend the manufacture. That will do away with your exposure to the night air, stop the increase of your sciatica, and make you more money. Why, Doc, just to begin with we'll give you ten thousand dollars' worth of stock."

It took Doctor Quagg some time to recover from the shock of that much money.

"I've heard of such things," said he gratefully, "but I never supposed it could happen to me."

"You don't need to put up a cent," went on Wallingford; "and I don't need to put up a cent. We'll use other people's money."

"Where are you going to get your share?" asked the doctor suspiciously. "Are you going to have a salary, too?"

"No," said Wallingford. "We'll pay you thirty-five dollars to start with as superintendent of the manufacturing department, but I won't ask for a salary; I'll take a royalty of one cent a bottle as manager of the company. I'll take five thousand dollars' worth of stock for my services in promotion, and then for selling the stock I'll take twenty-five per cent of the par value for all I place, but will take it out in stock at the market rate. We'll organize for half a million and begin selling stock at fifty cents on the dollar, and I'll guarantee to raise for us one hundred and twenty-five thousand net cash—twenty-five thousand for manufacturing and one hundred thousand for advertising."

The doctor drew a long breath.

"If you can do that you're a wonder," he declared; "but it don't seem to me you're taking enough for yourself. You're giving me ten thousand dollars and you're only taking five; you're giving me thirty-five dollars a week and you're only taking one cent a bottle. It seems to me the job of organizing and building up such a company is worth as much as the Sciatacata."

"Don't you worry about me," protested J. Rufus modestly. "I'll get along all right. I'm satisfied. We'll organize the company today."

"You can't get all that money together in a day!" exclaimed the doctor in amazement.

"Oh, no; I don't expect to try it. I'll put up all the money necessary. We want five directors, and we have three of them now, you and my wife and I. Do you know anybody around the hotel that would serve?"

The doctor snorted contemptuously.

"Nobody that's got any money or responsibility," he asserted.

"They don't need to have any money, and we don't want them to have any responsibility," protested Wallingford. "Anybody of voting age will do for us just now."

"Well," said the doctor reflectively, "the night clerk's a pretty good fellow, and the head dining-room girl here has always been mighty nice to me. She's some relation to the proprietor and she's been here for five years."

"Good," said Wallingford. "I'll telephone out for a lawyer."

There was no telephone in the room, but downstairs Wallingford found a pay 'phone and selected a lawyer at random from the telephone directory. Within two hours Wallingford and his wife, Doctor Quagg, Albert Blesser and Carrie Schwam had gravely applied for a charter of incorporation under the laws of the State, for The Doctor Quagg Peerless Sciatacata Company, with a capital stock of one thousand dollars, fully paid in. As he signed his name the doctor laughed like a schoolboy.

"Now," said he, "I'm going to get my hair cut."

Wallingford stopped him in positive fright.

"Don't you dare do it!" he protested.

"Is that hair necessary to the business?" asked the doctor, crestfallen.

"Absolutely," declared Wallingford. "Why, man, that back curtain of yours is ten per cent dividends."

"Then I'll wear it," agreed the doctor resignedly; "but I hate to. You know I've honed for years to quit this batting around the country, and just ached to wear short hair and a derby hat like a white man."

Wallingford looked at the weather-bronzed face and shook his head.

"What a pity that would be," he declared. "However, Doc, your wanderings cease from this minute, and your salary begins from today."

"Fine," breathed the doctor. "I say, Wallingford, then suppose you order me about three gross of bottles and some fresh labels. I'll get the drugs myself and start in making a supply of the Sciatacata."

"You just nurse your leg," advised Wallingford. "Why, man, when we start manufacturing the Peerless it will be in vats holding a hundred gallons, and will be bottled by machinery that will fill, cork and label a hundred bottles a minute. You're to superintend mixing; that's your job."

IV

IT TOOK one week, an irksome week of loafing for the doctor, before they had their final incorporation papers. Immediately they elected themselves as directors, made Quagg president, Wallingford secretary and Albert Blesser treasurer, and voted for an increase of capitalization to one-half million dollars. They gave Quagg his hundred shares and Wallingford his fifty; they voted Quagg his salary and Wallingford his royalty; also they voted Wallingford an honorarium of twenty-five per cent, payable in stock, for disposing of such of the treasury shares as they needed issued, and immediately Wallingford, who had spent the interim in cultivating acquaintances, began to secure investors.

He sold more than mere stock, however. He sold Doctor Quagg's hair and sombrero; he sold glowing word-pictures of immense profits, and he sold the success of all other patent-medicine companies; he sold his own imposing height and broad chest, his own jovial smile and twinkling eye, his own prosperous grooming and good feeding—and those who bought felt themselves blessed.

First of all, he sold fifty thousand dollars' worth for twenty-five thousand to young Corbin, whereupon Mr. Blesser, as per instructions, resigned from the treasurership and directorate in favor of Mr. Corbin. Wallingford got fifteen thousand dollars from Doctor Lazzier, and ten from young Paley, and with fifty thousand dollars in the treasury sent for an advertising man and gave out a hundred-thousand-dollar contract.

"For the first half of this campaign," he explained to the advertising man, "I want this one ad spread everywhere: 'Laugh at That Woozy Feeling.' This is to cover the top half of the space in good, plain, bold letters. In place of leaving the bottom blank for kids to scribble reasons of their own why you should laugh at that woozy feeling, we'll put gray shadow-figures there—grandpa and grandma and pa and ma and Albert and Henry and Susan and Grace and little Willie, all laughing fit to kill. And say, have it a real laugh. Have it the sort of a laugh that'll make anybody that looks at it want to be happy. Of course, later, I want you to cover up the bottom half of that advertisement with: 'Use Doctor Quagg's Peerless Sciatacata,' or something like that, but I'll furnish you the copy for that when the time comes. It will be printed right over the laughing faces."

"It should make a very good ad," commented the agent with enthusiasm, writing out the instructions Wallingford gave him, and willing to approve of anything for that size contract.

Wallingford went home to his wife, filled with a virtuous glow.

"You know, there's something I like about this straight business, Fannie," said he. "It gives a fellow a sort of clean feeling. I'm going to build up a million-dollar business and make everybody concerned in it rich, including myself. Already I've placed one hundred thousand dollars' worth of stock, have fifty thousand dollars cash in the treasury, and fifty-five thousand dollars' worth of stock for myself."

She looked puzzled.

"I thought you were to get only twenty-five per cent for selling the stock."

He chuckled; shoulders, chest and throat, eyes and lips and chin, he chuckled.

"Twenty-five per cent of the par value," said he, "payable in stock at the market price."

"I don't see the difference," she protested. "I'm sure I thought it was to be straight twenty-five per cent, and I'm sure all the members of the company thought so."

He patiently explained it to her.

"Don't you see, if I sell one hundred thousand dollars' worth of stock I get the same as twenty-five thousand dollars for it, and with that buy fifty thousand dollars' worth of stock? Of course I get it at the same price as others—fifty per cent."

"Did they understand you'd get fifty thousand instead of twenty-five thousand?" she asked.

He chuckled again.

"If they didn't they will," he admitted.

She pondered over that thoughtfully for a while.

"Is that straight business?" she inquired.

"Of course it's straight business or I wouldn't be doing it. It is perfectly legitimate. You just don't understand."

"No," she confessed. "I guess I don't; only I thought it was just twenty-five per cent."

"It is twenty-five per cent," he insisted, and then he gave it up. "You'd better quit thinking," he advised. "It'll put wrinkles in your brow, and I'm the one that has the wrinkles scheduled. I've just contracted for one hundred thousand dollars' worth of advertising, and I've got to go out to sell enough stock to bring in the cash. Also I've rented a factory, and tomorrow I'm going to let out contracts for bottling machinery, vats and fixtures. I've already ordered the office furniture. You ought to see it. It's swell. I am having some lithographed stationery made, too, embossed in four colors, with a picture of Doc Quagg in the corner."

"How much stock has the doctor?" she asked.

"Ten thousand."

"Is that all he's going to have?" she wanted to know.

"Why, certainly, that's all he's going to have. I made the bargain with him and he's satisfied."

"Ten thousand dollars' worth out of a half-million-dollar corporation? Why, Jim, for his medicine, upon which the whole business is built, he only gets—how much is that of all of it?"

"One-fiftieth, or two per cent," he told her.

"Two per cent!" she gasped. "Is that straight business, Jim?"

"Of course it's straight business," he assured her. "Of course," and he smiled, "Doc didn't stop to figure that he only gets two per cent of the profits of the concern. He figures that he's to draw dividends on the large hunk of ten thousand dollars' worth of stock, and he's satisfied. Why aren't you?"

"I don't know," she replied slowly, still with the vague feeling that something was wrong. "Really, Jim, it don't seem to me that straight business is any more fair than crooked business."

Wallingford was hugely disappointed.

"And that's all the appreciation I get for confining myself to the straight and narrow!" he exclaimed.

"Oh, I didn't mean that, Jim," she said, with instant contrition. "You don't know how glad I am that now, since we're married, you have settled down to honorable things; and you'll make a fortune, I know you will."

"You bet I will," he agreed. "In the mean time I have to go out and dig up seventy-five thousand dollars more of other people's money to put into this concern; *which will give me another seventy-five thousand dollars' worth of stock!* Straight business pays, Fannie!"

V

WITHIN a short time Wallingford had the satisfaction of seeing bill-boards covered with his big sign ordering the public to "Laugh at That Woozy Feeling," but not yet telling them how to do it, and he heard people idly wondering what the answer to that advertisement was going to be. Some of them resented having puzzles of the sort thrust in front of their eyes, others welcomed it as a cheerful diversion. Wallingford smiled at both sorts. He knew they would remember, and firmly link together the mystery and the solution. Cards bearing the same mandate stared down at every street-car rider, and newspaper readers found it impossible to evade the same command. All this advertising, for the appearance of which Wallingford had waited, helped him to sell the stock to pay for itself, and, in the mean time, he was busy putting into his new factory a bottling plant second, in its facility if not its capacity, to none in the country. He installed magnificent offices and prepared a comfortable private apartment for the doctor, this latter being a cross between an alchemist's laboratory and a fortune-teller's Oriental *salon;* but, alas and alack! the first day the doctor walked into his new office he had his hair close-cropped and wore a derby, with such monstrous effect that even Wallingford, inured as he was to most surprises, recoiled in horror!

From that moment the doctor became a hard one to manage. His first protest was against the Benson House, the old-fashioned, moderate-rate hotel that he had always patronized and had always recommended wherever he went. Thereafter he changed boarding-houses and family-hotels about every two weeks; but he never had his hair cut after the once. The big mixing vats that Wallingford installed he grew to hate. He was used to mixing his Sciatacata in a hotel water-pitcher and filling it into bottles with a tin funnel; and to mix up a hundred gallons at a time of that precious compound seemed a cold, commercial proposition which was so much a sacrilege that he went out and "painted the town," winding up in a fight with a cigar-store Indian. He left such a train of fireworks in his wake that Wallingford heard of it for a week afterward.

To J. Rufus the affair was a good joke, but to the other gentlemen of the company, Corbin, Paley and Doctor Lazzier and the others who had social reputations to maintain as well as business interests to guard, the affair was tragic, not merely because one of their number had become intoxicated, but that it should be this particular one, and that he should make himself so conspicuous! The doctor repeated his escapade within a week. This time he took a notion to "circulate" in a cab, and as he got more mellow insisted upon sitting up with the driver, where he whooped sonorously every time they turned a corner. This time he finished in the hands of the police, and Wallingford was called upon at three o'clock in the morning to bail him out. Friends of Corbin and Paley and the other exclusives whom Wallingford had selected as his stockholders began to drop in on them with pleasant little remarks about their business associate. The doctor had been bragging widely about his connection with them!

His crowning effort came when he continued his celebration of one night through the next day, and drove around to make a few party calls. He appeared like a specter of disgrace in Corbin's private office with:

"Hello, old pal, come out and have a drink!" and gave Corbin a hearty slap on the back.

Corbin gave a helpless glance across at the three prim young ladies on the other side of his open screen. Back of him a solemn-visaged old bookkeeper, who was both a deacon and Sunday-school superintendent, looked on in shocked amazement.

"Couldn't begin to think of it, Doctor," protested Corbin nervously, pulling at his lavender cravat while the perspiration broke out upon his bald spot. "I must attend to business, you know."

"Never mind the business!" insisted the doctor. "Wait till our Sciatacata factory is shipping in carloads, partner, and you can afford to give this junkshop away."

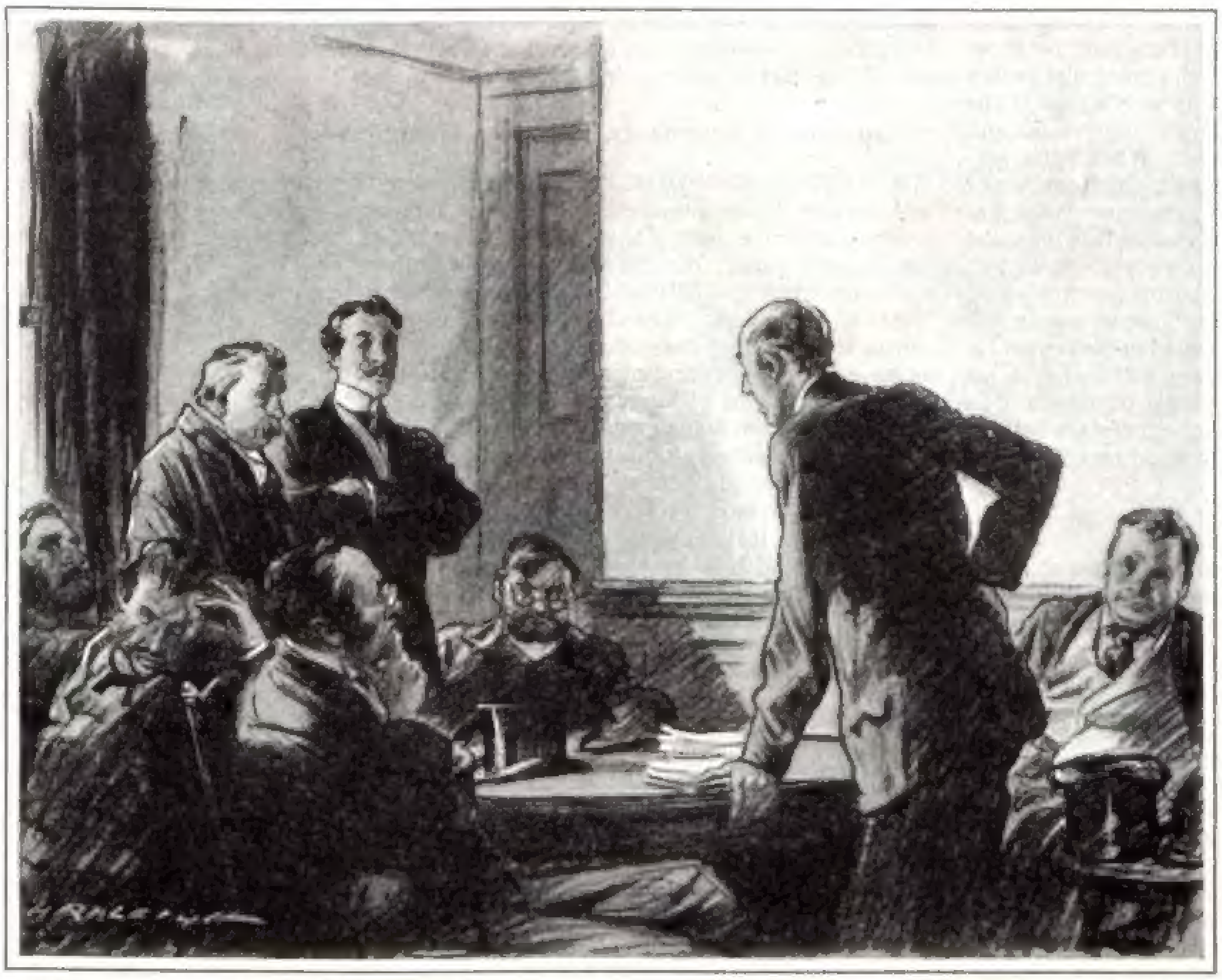
Paley, wandering in to speak to Corbin, created a diversion welcome to Corbin but unwelcome to himself, for the doctor immediately pounced upon Paley and insisted upon taking him out to get a drink, and the only way that narrow-framed young man could get rid of him was to go along. He rode around in the cab with him for a while, and tried to dissuade him from calling upon Doctor Lazzier and the other stockholders, but Quagg was obdurate. To wind up the evening's performance he appeared on a prominent street corner about nine o'clock, in a carriage with the gasoline torch and the life-size anatomical chart, and began selling the Peerless Sciatacata, calling upon the names of Wallingford, Lazzier, Corbin and Paley—his "partners"—as guarantees of his sincerity and standing, and as sureties of the excellence of the priceless compound.

Wallingford heard about him quickly, for the picturesque Quagg had become a public joy and all the downtown crowd knew well about him. Wallingford went down to the corner with the intention of putting a stop to the exhibition, but, as he looked at the doctor, whose hair now dropped beneath his sombrero to nearly its old-time length, a new thought struck him and he went quietly away. The next day Corbin withdrew from the treasurership and Paley from the directorate, and every one of the directors who had taken the places of the original incorporators did likewise. Intimate relationship with the doctor was productive of too much publicity for peaceful enjoyment.

It was just at this time that the agent of the advertising concern began to bother Wallingford for "copy" on the last half of his contract. Wallingford, to placate him, finished paying for the contract and took the cash discount, but held the agent off two or three days in the matter of the "copy." He was not quite satisfied about the wording of the advertisement. He sat up late one night devising the most concise and striking form in which to present the merits of Doctor Quagg's Peerless Sciatacata, and in the morning he went down to the office prepared to mail the result of his labor. He found upon his desk this note from the restless Doctor Quagg:

Spring's here. I never stayed in one place so long in my life. You can have my salary and you can have my ten thousand dollars' worth of stock. I don't want it.

(Continued on Page 29)



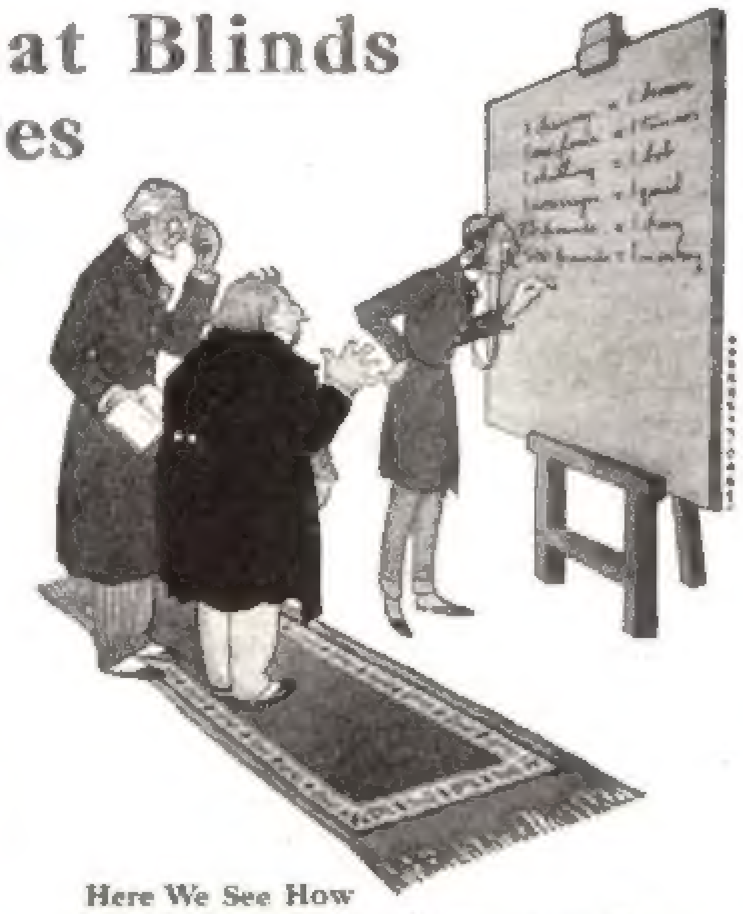
"If You Will Increase Your Offer by Two Thousand Dollars I am Inclined to Accept it and Get Out of This Muddle"

SLANG IN ENGLAND

The Beam That Blinds the British Eyes

By Harry Thurston Peck

ILLUSTRATED BY HARRISON CADY



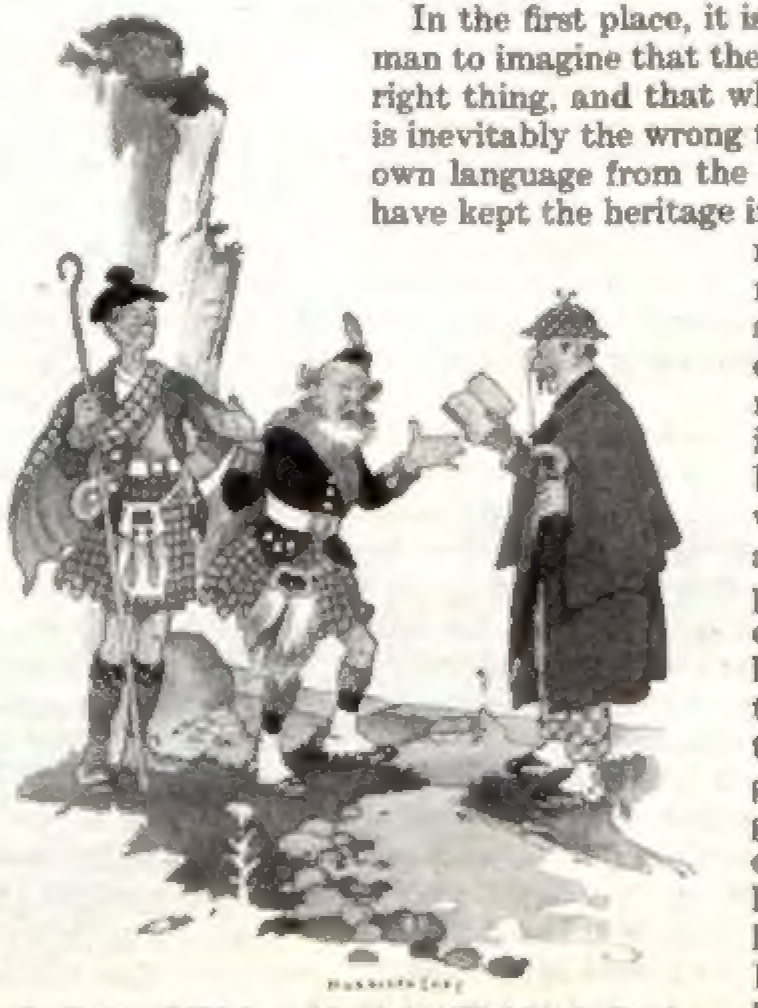
Here We See How Ingrained is the English Love of Slang

SLANG words and slang phrases are the illegitimate children of language. They are thus, as a whole, excluded, so to speak, from the family circle. They are outcasts and gamins, yet none the less they have to be recognized. Sometimes they are adopted and thereby made legitimate; and, after that, the bar-sinister ceases to be attached to them. They come from every quarter, and often they express one's meaning more clearly and more surely than any word which is quite acceptable to purists. It is then that they cease gradually to be slang.

It is rather difficult to define just what it is that makes a word a slang word. Oftenest, of course, it is its lowliness of origin or its uncouthness of sound. Yet, again, it may be a technical term in good standing among those who regularly use it, and is viewed as slang only by those who are unfamiliar with it. Perhaps the great distinction is this: that slang is, in general, used by only a part of the population; while good English is both understood and used by educated persons everywhere. When such persons employ a bit of slang it is always with an intonation of the voice or a glance of the eye which corresponds to quotation marks in writing. The highest cultivation does not exclude entirely the use of slang, but rather employs it with discrimination, adapting it to the proper times and places and allowing easy-going phrases, just as a man will wear in the privacy of his home a smoking-jacket and a pair of comfortable slippers. That is, he will lounge in his speech at times, just as he lounges in his bearing and in his manner; but he will instinctively regard certain bounds and limits which are of the essence of good breeding.

Slang the Young Blood of Language

PROFESSOR LOUNSBURY is inclined to favor slang because it feeds the stream of language, renewing it and keeping it fresh with racy idioms and expressive phrases; but to my mind it is hardly necessary to form a society for the propagation of slang, since slang injects itself into our speech quite readily enough without artificial stimulation. There is no one in the midst of active life who does not draw at times upon this special store of words. When President Roosevelt, four years ago, promised every one a square deal, he was using the technical language of the card-table. When Governor Haskell lately described the President as a four-flusher, he was doing the same thing. Slang of some sort creeps into the speech of everybody, and it is excused when the speaker or the writer employs it with discretion and knows that he is using *argot* rather than pure English. Reproach is due only when slang becomes a habit with any man or with any set of men, and when it drives out of currency good, sound, expressive words which belong to the language of us all. Then alone our noble tongue is vulgarized, and the individual's command of language is impoverished if he lets a few slang words and phrases be to him mere counters of speech, to be used on all and every occasion. This is really the fundamental objection to slang—that it does away with niceties of verbal shading, limits one's vocabulary, and substitutes a sort of cheap and common formula for the infinite variety of that English which we have all alike inherited. If a person sums up every kind of commendation in such a sentence as, "Isn't that dandy?" and every kind of reproach in the exclamation, "Well, that's fierce!" then he has gone backward in civilization, and is drawing near to the mental condition of those savages who are not able to count higher than the number five.



In Parts of Wales and of the Highlands, Real English is as Rare a Thing as in Bulgaria

Now it is a charge that has been brought against us Americans that we are giving ourselves over to the increasing use of slang, that everything we write or say is permeated with raw and grotesque expressions, and that in our country the English language is therefore being steadily debased. This is said of us again and again by Englishmen. They are very fond of talking about the "American language" as though it were a speech or dialect apart from theirs. They are always referring to "Yankeeisms," and when they travel in this country they carry back with them a stock of cant phrases which they have picked up in hotels and smoking-rooms, from casual acquaintances of the street, or possibly from the humorous columns of our newspapers; and they point to these as being not only American in origin, but as representing the actual language which Americans are wont to speak.

Sauce for Aristophanes, Sauce for George Ade

MR. CHARLES WHIBLEY, an English essayist whose own style has much distinction, not long ago wrote a very pungent paper on this subject, in which he said:

"The vocabulary of America, like the country itself, is a strange medley. All the languages of Europe, besides Yiddish, have been pilfered for its composition. These words, if words they may be called, are hideous to the eye, offensive to the ear, and meaningless to the brain. They are the base coins of language. They are put upon the street, fresh from some smasher's den; and not even the newspapers, contemptuous as they are of style, have reason to be proud of them."

And then he goes on to mention such terms as cinch, dinky, to cut ice, cachunk, stiffs, skates, the goods, and many others with which we are all, of course, familiar.

Now this is very well. The different sections of the United States and the different groups in its population have their own kinds of slang. This is true of every race and nation of which linguistic history has any record. There is plenty of slang in the Greek of Aristophanes. There is a wealth of slang in the Latin of Petronius. Italian and French and German and Spanish, not to speak of Hindustani and Chinese, can be made to yield great stores of phrases that are quaint or gross or sinister as the case may be, and that do not belong to formal, written speech. But Englishmen are not willing to treat us in this respect as they treat other peoples. They insist on saying that educated Americans are very little better than the ignorant. We are all, they tell us, wallowing in a well of English that is thoroughly defiled. Let us see how just the charge is, and whether, in defending ourselves against it, we may not cast it back on our accusers.

In the first place, it is the peculiarity of every Englishman to imagine that the thing which he does is always the right thing, and that whatever differs from what he does is inevitably the wrong thing. If he has changed even his own language from the usage of his forefathers, while we have kept the heritage intact, then he calls us either ignorant or provincial, according to the measure of his knowledge. If we speak of the fall after the fashion of Milton and Dryden, the Englishman of today declares that autumn is the only proper word, "ennobled by orators and poets," though it would seem to us as though Milton and Dryden were fairly eminent as poets. And so with "gotten" and other forms which were good English when our ancestors brought them to this country, but which the modern Briton expects us to give up because they have been given up by him. When Thackeray visited the United States after he had published Henry Esmond he said with pride to James Russell Lowell: "I am sure that at least I have held absolutely to the language of the time of Addison."

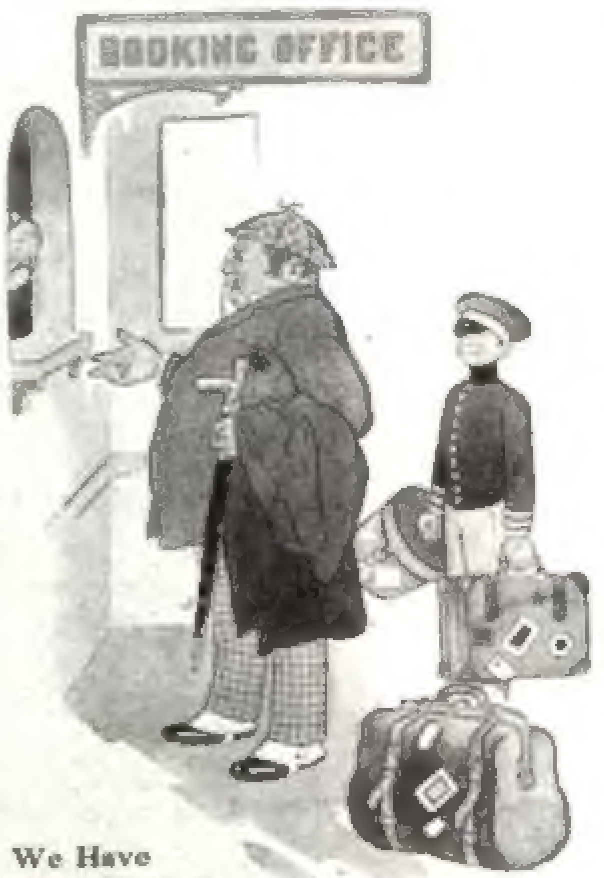
"Do you think," returned Lowell quietly, "that Addison would have said 'different *to*' instead of 'different *from*'?"

Thackeray paused a moment, and then, pounding the table with his big fist, he answered:

"No! You're right—he wouldn't."

Yet Englishmen still keep on saying different *to*, and they call different *from* a crude Americanism.

In the same way, when the need of new words has arisen to describe new discoveries and inventions, the Englishman always feels that the word which he selects ought to be the one which we should likewise choose. Take, for example, what happened when railways were introduced. Railways supplanted the old stage-coach lines. Now the English, with their national conservatism, applied to the railway the same words, so far as was possible, which they had employed of the stage-coach and its appurtenances. The steam vehicles in England resembled the stage-coach in appearance, and were, therefore, still called coaches or carriages. The person in charge of a train remained the guard, and the one who manipulated the engine was still the driver. Just because, in the old days, Englishmen had booked their names for places in the stage-coach, so in speech, though not in fact, they continued to book their places in a train, and they still did so at a booking-office. But Americans more logically gave new names to new things. The person in control of a train became the conductor; the mechanic on the engine became, naturally, the engineer; the vehicles themselves, being different in shape from the early coach, were known as cars; and, since we buy tickets from one place to another, we have dropped the absurdity of saying that we have booked a seat or that we have done so at a booking-office. There is no reason why we should not call the iron rails, rails instead of lines, or why baggage car is less fitting than luggage van, or freight train than goods train, or why switchman is less expressive than pointsman. Likewise, when the automobile appeared, why should we be less free to speak of gasoline than the English of petrol? And so it is with a host of things which did not exist when the two great branches of the Anglo-Saxon race divided. Indeed, as Americans greatly outnumber the people of Britain, it is our choice which should become the final and accepted one. In other words, it is really we who represent today the greater half of the English-speaking people. Our new coinages ought to be accepted as standard English, and Briticisms as only local and provincial.



We Have Dropped the Absurdity of Saying That We Have Booked a Seat

Where Dialect is Appreciated

TAKE another phase of the question, the matter of dialect. The dialects in Great Britain are strongly marked; and, as in Lancashire, they are often almost unintelligible to strangers, even to Englishmen from other parts of England. In the United States, dialects shade off from the dominant language by imperceptible gradations and show far more subtle differences. Dialect stories and dialect poetry have always been popular because of their quaintness and simplicity. But the Englishman looks upon the dialect prose and verse of his own island as being truly literature, just because they happen to be British. When he reads the Lowland Scotch verse of Robert Burns he is enchanted by its homely flavor and classically calls it Doric. Even the dissonances of Tennyson's Northern Farmer are sweet to English ears. But when the Briton reads some of the tender little poems of James Whitcomb

(Continued on Page 37)

THE BANK MANAGER

By Robert Barr

ILLUSTRATED BY F. R. GRUGER

JOHN MURDOCH, manager and chief proprietor of Murdoch's Bank, Limited, in the little country town of Chelsingham, a hundred miles or so north of the metropolis, did not start, gasp, or even change color as he realized that the long tension had ended, and that, at last, the crisis was upon him. The conversation between him and his cashier had been the usual morning talk, pertaining to the commonplace routine of banking; a consultation similar to those that had taken place daily any time these past five years A very shrewd observer might have seen that the two men were antagonistic; that they disliked each other with a mutual distrust, but the words that had passed between them had been quite frigidly correct. The interview came to its logical end, but William Randall, the cashier, made no motion to leave the manager's private room

The keen, calm, smooth-shaven face of the manager turned toward his subordinate, and the latter, moistening his lips, said somewhat huskily

"Mr. Murdoch, I wish to speak with you regarding that package of bonds in the strong room."

The person addressed did not flinch, and when he spoke his voice was without a tremor, as he asked a question that seemed to his opponent strangely irrelevant.

"At what hour do you dine, Mr. Randall?"

"Seven o'clock," was the curt reply.

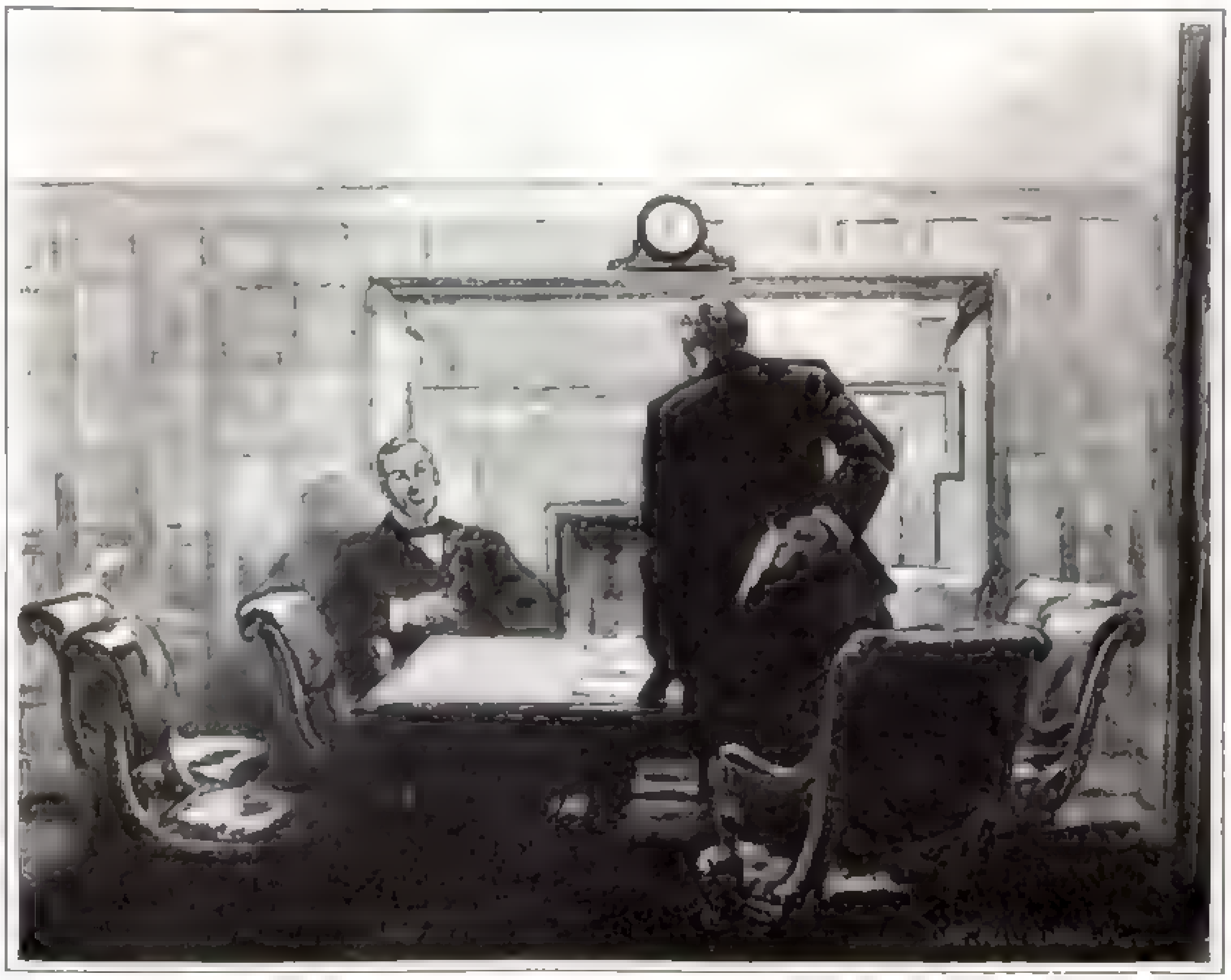
"I am very busy today," the manager said serenely, "and will not be at leisure until long after closing time. Would it be convenient for you to see me, say at half-past eight tonight, in the directors' room? I shall leave word with the watchman to admit you at that hour."

"Why in the directors' room?" asked Randall suspiciously. "Why not here?"

"Because I expect to be at work in this room until midnight. I am rather a methodical man, as you know. The documents with which I shall be engaged are important and confidential. Aside from that, you will come in by the private entrance to the bank, and must, therefore, pass through the directors' room. I prefer to leave this office undisturbed, and meet you in the larger apartment which opens directly from the hall."

"It does not matter in the least to me," said Randall, who in an endeavor to summon up his courage rather overdid it, and spoke almost with an air of bravado. "If you think to conceal a witness here while we are conversing in the adjoining room I have not the slightest objection, but I think you will regret it."

"In that case," replied the manager, "I shall take every precaution to assure myself there are no eavesdroppers about. Half-past eight is the time. Good-morning, Mr. Randall."



"None of That, You Hound! Tell Your Story If You Like, but I'll Have No Premature *Denouement*"

The cashier hesitated for a moment, but he saw that the manager was already absorbed in the papers before him, so he turned and tiptoed out of the room with the noiseless step which custom had formed into a habit.

English banks contain no telephone, and managers accord with reluctance a personal interview to an important customer. They prefer that all dealings with the bank should leave written documents in their trail. You cannot file away a conversation for future reference.

Ten minutes after the cashier had departed John Murdoch locked away his papers, put on his hat, and left the bank by way of the private entrance. If Randall had seen him go, which he did not, he would have been helpless, being unable to follow his chief, for a bank holds its cashier prisoner until four o'clock.

At eight that night the directors' room lay gloomy and methodical. The door between it and the manager's private office opened, and John Murdoch entered, standing for a few moments in the darkness and the silence. A fire burned in the grate and threw a fitful, ruddy radiance that did little to dispel the murk. Murdoch's hand stretched out to the electric button by the side of the door through which he had entered, and instantly the room was flooded with the glow of electricity coming from a chandelier of many bulbs that depended from the ceiling

The manager stood there looking at the furniture as if he had never seen it before. The main body of the room was occupied by a long, heavy, mahogany table, covered almost to its polished edges with dark-green leather. Neatly placed at each end and in the middle were oblong pads of unblemished, white blotting-paper, and situated in the center of each pad stood a round, heavy inkpot of pewter, garnished with two quill pens and two steel pens attached to ordinary wooden handles. Accurately distanced, shoved under the table, were six mahogany, leather-covered chairs, three on either side. These, with two chairs, one at each end of the table, completed the seating capacity of the room

Upon the mantelpiece at the end of the room where the manager stood sat a squat, plain clock of black marble, and its faint ticking was the only audible sound. There were two large windows, heavily curtained, in the wall to the right of the fireplace, and the four walls were paneled in oak, unornamented either by pictures or maps.

Although the eyes of the manager looked upon this prim formality, he was accustomed to its air of stolid respectability, and, indeed, saw nothing of it, for his whole strong nature was concentrated in thought. John Murdoch was forty-six years old, with closely-cropped hair slightly sprinkled with gray. His masterful face, which was deeply lined, gave token of power, and, even though he knew himself to be alone, there was no relaxation of his habitual self-control.

He walked toward the farther door that led into the passage, and locked it. He tested the electrical turn-knob at this end of the room by putting out the light and setting it ablaze again. Returning to the fireplace, he pulled out the heavy chair from that end of the table, and, setting it down with careful precision almost against the end wall, he sat down facing the distant locked door that led into the passage. Reaching out his right arm, he found he could not touch the corner of the table, so shifted his chair a little to make this adjustment possible. Kneeling down, he passed his fingers along the surface of the heavy carpet until he discovered what he sought, whereupon he took a piece of chalk from his pocket and marked a white cross on the dull red of the carpet.

Sitting down once more in his chair, he placed his right foot lightly over the chalk mark, drawing his chair forward a trifle, so that the position of his legs seemed carelessly natural. Glancing up at the chandelier, he pressed down his right foot, and instantly the electric lights went out; another pressure, and they were burning again. With a slight sigh of relief, or admiration at the mechanical perfection, he rose, and directed his attention to the three other chairs on that side, pulling the first back from the table until its seat had almost emerged from under cover, the second he set about four feet away from its customary place; the third he drew out farther than the first, but not so far as the second. He now walked the length of the room, zigzagging among the chairs. They made the stage setting of an obstacle race on that side of the table, and presented an appearance of careless disarray, as if a board of directors had, upon dissolving their session, left them there, and no servant of the bank had yet replaced them

The three chairs on the other side of the table he drew out in somewhat similar fashion, but paid no such minute attention to their arrangement. The chair near the locked door he drew out and placed in such a position that a man occupying it would face him seated at the farther end of the room

He now knelt down at the farther end of the table and satisfied himself that there was a clear passageway underneath to a man crawling on his hands and knees. This done, he unlocked the outer door, returned to the chair by the fireplace, sat down upon it, saw that his right foot almost inadvertently fell upon the chalked cross, took an evening paper from his pocket, and began to read, as if nothing interested him but the doings of the day. The heavy clock behind him chimed the half-hour, and almost before the subdued, mellow tones died away there came a sharp knock at the outer door.

"Come in," cried John Murdoch

William Randall entered and closed the door behind him, but instead of greeting his overseer he turned his back upon him and took out the key from the lock. The visitor faced about, showing himself to be a man approaching thirty, with a crafty face, blond mustache, shifty, uneasy eyes, and light, curly hair, rather foppishly parted in the center. The cashier began the conversation in a tone of truculence, as if hoping to cow his adversary at the outset:

"You will, perhaps, excuse me, Mr. Murdoch, if I leave open the line of retreat. I do not intend that by any chance this door shall be locked upon me"

"You are right to take every precaution," replied the manager calmly. "You may put the key in your pocket until our conference is ended."

Randall slid the key into his trousers' pocket and advanced to the chair that had been placed for him. Resting his hand on its back, he said:

"I think, Mr. Murdoch, in spite of the fact that you closed our interview rather abruptly this morning, you nevertheless know why I am here."

He paused for reply, but Murdoch made none, merely elevating his eyebrows, so Randall continued:

"For three months past you have quietly watched me."

"You think so?"

"I am sure of it."

"I must have done it very clumsily, then."

"So I determined there should be no more beating about the bush."

Murdoch inclined his head, but made no comment.

"For a good deal longer than three months I have been watching you," continued Randall.

"Ah, it seems to have been diamond cut diamond."

"Rather, diamond cut glass."

"Perhaps you are right. Proceed, if you please."

"I proceed by placing my cards on the table."

Saying this, Randall took from his coat pocket a revolver, and placed it, with hesitation, on the blotting-pad before him, looking defiantly at the elder man.

"An excellent example. I shall follow it," commented the manager, pulling open a drawer at the end of the table and taking out a revolver. As he did this, Randall, panic-stricken, sprang upon his own, and pointed it at Murdoch, shouting:

"None of that! Hold up your hands! Up with your hands, or I shoot."

"Don't you see I am grasping the weapon by the muzzle? If you place your cards on the table, and claim credit for doing so, you should not attempt to play them until your opponent is ready."

Saying this, Murdoch slid the pistol along the table toward the young man, as if putting a curling-stone. Randall lowered his revolver, and seemed for the moment to be taken aback, but he pulled himself together, and observed:

"You may have another in that drawer, for all I know."

Murdoch, in answer, drew out the drawer entirely and upset it on the table. A few card photographs dropped out, and it quite evidently contained nothing else. The manager carelessly threw in the pictures, and replaced the drawer.

"Perhaps there is a weapon in your coat pocket," still objected the cashier.

Murdoch soberly, patiently, turned his pockets inside out, then sat down again.

"You seem a little nervous, Mr. Randall," he said with no hint of resentment. "I give you my assurance there are no firearms in this bank except those now in your own possession. If it will satisfy your mind and make our conversation less intermittent you are quite at liberty to search the room. I beseech you to handle my revolver with care, or it may inadvertently go off. Should that be the case we are in danger of being interrupted. If you have anything of moment to say I presume you do not wish our conversation broken in upon. You may sit down, Mr. Randall."

"Thanks, thanks, but I think I'd rather stand, if you don't mind."

"Oh, I don't mind in the least; but, if I may make a suggestion, I should like to point out that this is the directors' room of a bank in Chelsingham, a very sleepy and conventional country town belonging to the Midlands of England. You rather give one the impression we are in Arizona."

"I am the best judge of what is necessary for my own protection."

"Quite so, quite so; but, even in that case, I think I can give you two hints. First, you should never shout, 'Hold up your hands!' because you might be shot several times before you finished the phrase. I believe that among the modern train robbers it is now etiquette to say simply the one word 'Up!' My second hint is this: You should have kept a cocked revolver in your coat pocket, then, if you found it necessary to shoot me, it could be done without any outward motion, thus taking your enemy completely unaware."

"You seem to be well versed in the methods of robbers."

"Yes; I have read a good deal about them."

"Are you sure that you didn't learn from experience?"

"You mean that I am a robber?"

"Yes; you are a robber."

"Ah, no wonder you feel a little nervous about intrusting yourself here alone with me."

"I am not nervous, and I am not afraid of you. I've got you like that!"

Randall raised his hand in the air and clenched his fist.

"My dear fellow," murmured the manager wearily, "let us avoid melodrama, if we can."

"Do you deny it?"

"I neither deny nor affirm. I am here to listen, if you can prevail upon yourself to come to the point."

"Have I not come to the point?"

"You have made an accusation. I am anxious to hear on what foundation it is based."

"An honest man would have knocked me down if I had called him a thief, and added that he was a hypocrite and a liar."

"I couldn't knock you down with such a length of table between us, and two or three chairs standing in the way. Are you afraid to sit down?"

"No, I am not."

The cashier sat down on the chair previously placed there for his convenience, rested his elbows on the table, with a revolver in each hand.

"Would you be so good as to put my revolver in your coat pocket," begged Murdoch. "I think you do not appreciate the delicacy of the weapon. It is of the most modern make, and can be shot off six times while you are cocking yours."

"You spoke of my being nervous, but you seem very anxious that there should be no noise in this room."

"For your sake only. If you bring a third person to our conference it may be the worse for you."

"I possess documents that will protect me."

"Very well; why trouble me? Take your documents wherever you like, and use them as you please. I supposed, from what you said this morning, that you wished to come to some understanding with me. It would seem, from what you say tonight, that you have discovered me to be a criminal. If that is the case, and if, as you hint, you hold proof, there are two courses open. Premising you an honest man, the first course is to the police station. If you are a rogue the second course is to learn how much I will pay for your silence. You can't both have your cake and eat it. Make up your mind which method to adopt, and let us get done with the business as speedily as may be."

"You are my elder in experience and my better in position," said Randall, rising again. "What do you advise me to do?"

"As your elder and superior in every way I advise you to go to the police station."

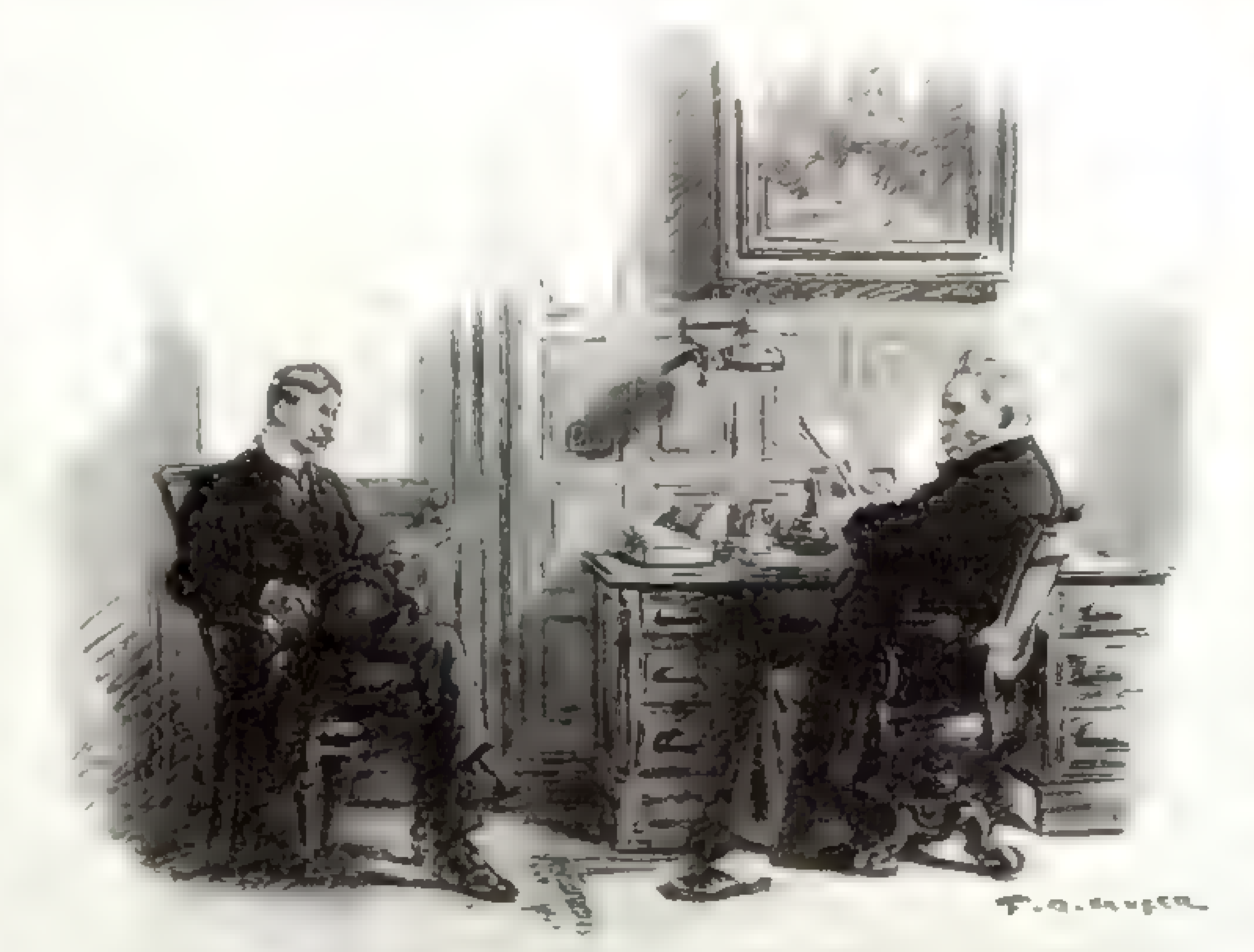
The young man started toward the door, but paused when he was half-way to it in hesitation, and turned around, saying:

"That's bluff, you know."

"Is it? Well, the way to call it—I believe that is the phrase—is to follow my suggestion."

"Look here, Mr. Murdoch, don't be a fool."

"Really, Mr. Randall, you expect too much of me. With such an example before me how can I help it?"



"That Shrewd Man was a Trifle Uneasy"

"I say," cried the young man impulsively, ignoring the insinuation, "are you willing to come to terms?"

"Of course. If I find myself in a difficulty I always take the easiest way out, but first I must be very certain about the difficulty."

"All right. There will be no trouble on that score." He put the manager's revolver into his coat pocket, still holding the other in his right hand, and then sat down. "About two years and a half ago, in other words, six months before the bank panic, Colonel Marshall came to this neighborhood and bought the estate of Highbriars."

"Quite right. He borrowed money from the bank to pay for the property, having been offered quite exceptional terms on condition of prompt cash. He left with me bonds to the value of forty thousand pounds. During the panic there was a slight run on the bank, and with Colonel Marshall's consent, together with the concurrence of the directors, I took those bonds to London, endeavoring to raise money on them, but did not succeed. Is that the transaction to which you refer?"

"Oh, that was all straight enough," said Randall, smiling sarcastically, and half-closing his eyes; "but you found times so stringent in the money market that you could not raise a loan upon them. Argentine bonds were not salable in such a crisis."

"How do you know they were Argentine bonds?"

"Because later, when I acted as your messenger between Chelsingham and London, I opened the packet, in spite of its being closed by the bank seal. My curiosity was aroused, because when I left that morning for the city a brown paper packet of the same size, with the same kind of seals on it, was still in the safe. I suspected you had stolen forty thousand pounds' worth of bonds, and, I suppose, not daring to go yourself, you sent me to London with them."

"You opened them on the way?"

"Yes; I got a compartment to myself on the train, and satisfied my doubts regarding the packet. Since then I have taken the trouble to open the packet now in our vaults, and find that it contains merely blank bond papers."

"Ah!" Murdoch took a cigarette out of his case, rapped the end on the table to clear it of dust, placed it in a cigarette holder and lighted it, throwing the match behind him into the fire.

"I suppose you lost the bonds in speculation," Randall went on; "but, be that as it may, they have never come back to this bank, and the packet now resting in our safe contains only worthless paper. Colonel Marshall is an old fool, whom you have flattered by making one of your directors, and who has such misplaced confidence in a robber that he has never made any investigation. What have you to say to that, Mr. Murdoch?"

"What have I to say? Why, that you have waited too long, my shrewd cashier and accountant. Of course, persons who engage in such transactions as I did, usually do lose the securities they have hypothecated, yet, I dare say, there are many instances where the reverse occurs, and these the public never hears of. In this case, Mr. Randall, you have waited till I tided over the crisis. I don't attempt to justify my action. I didn't speculate; I played on a certainty. The short panic caused a slump in all stocks; they sold far below their actual value. From inside knowledge I was aware that, because of the banks' standing together, there would be no real crash. Although during those few days while the panic lasted I was unable to raise money on Colonel Marshall's bonds, I found no difficulty in getting what I wanted after the immediate scare was over, but before those valuable stocks had recovered. I got the money, put it all straightway into what it would buy of first-class securities, used these securities to obtain more money, and so on. If things went as I expected I should clear a million, and be enabled to place my bank upon such a foundation that the next panic would not shake it, as was the case two years ago. As it happened, I did make the million. Colonel Marshall's shares are now in the safe again. I placed them there myself, after our brief interview earlier in the day. I withdrew and destroyed the bogus packet you have mentioned."

"So you put the real bonds back in the safe?"

"Yes."

"Since I spoke in there to you this morning?"

Randall pointed to the door of the private room.

"Yes."

"Then you knew my purpose in coming here tonight?"

"Yes. I have been watching you, as you surmise. I wondered why you did not spring long ago."

"Are you quite certain I cannot spring now?"

"A man can be certain of nothing in this delusive world. You were certain a moment ago that the bogus packet still rested in the safe."

"Nevertheless, you did speculate with Colonel Marshall's property."

"If you call it speculation," said Murdoch with a shrug of the shoulders. "I was sure to win."

"Every criminal says that."

"Well, this criminal was right."

"You would have made a very clever sleight-of-hand man. Are you convinced that you have forgotten nothing?"

"I may have forgotten something. One generally does."

"I think you overlook the fact that although a crime is successful and concealed, although restitution is made surreptitiously, yet if the misdemeanor can be proved the culprit does not escape."

"Doubtless that is true; but I think the law is rather lenient in a case such as you suggest. Still, never mind that. Everything has been squared up. Colonel Marshall is not a penny the worse. No one has lost anything through my conduct. Therefore nothing remains but to make terms. You have been supremely clever, hedging me round so completely that there seems actually no avenue of escape. What is the price of your silence, Mr. Randall?"

"I wish the bank to guarantee me during life two hundred and fifty pounds a year."

"About five pounds a week, eh? You wouldn't accept my surety, I suppose, and leave the bank out of the question?"

"No; I insist upon this as a sort of pension from the bank."

"I see. You resign, of course. Ground of ill-health. Desire to go to New Zealand or to Canada. Grateful bank recognizes faithful service. Presents flattering certificate of good conduct. Benevolently grants a pension of two hundred and fifty a year. Yes, I think that can all be managed, Mr. Randall."

"So much from the bank."

"Ah, so much from the bank! Then there is more to come, I take it."

"From you I demand forty thousand pounds cash down, the value of the bonds you stole."

"Forty thousand pounds? I couldn't consent to that."

"Guess again."

"It isn't a guess. It's a certainty."

"I thought you said there were no such things as certainties."

"This is the exception that proves the rule."

"You won't pay it?"

"No; and I'll tell you why. You refused to accept my guarantee for the annuity. I refuse to take your word regarding my own future immunity. Your judgment is poor."

"Oh, is it?"

"Yes. Also your sense of justice is weak."

"Justice! Really, and this from you!"

"This from me. Your sense of justice is weak because it does not recognize that, although I took securities worth forty thousand from the bank, I have restored them, so it is harsh and unfair to compel payment twice."

"'Compel' is the proper word to employ."

"That is why I used it. But to return to your judgment. Even if I waive the injustice of your claim, and pay the money, I should rest under no sense of security. You would plunge into the stock market with your forty thousand, and being a fool ——"

"A fool! Better be a little careful of your phraseology, Mr. Murdoch, or I shall raise my terms. Civility costs nothing, you know."

"It appears to cost you an effort. But, as I was about to say, you'd lose the forty thousand pounds, and then return to me for another installment. The one assured thing about blackmail is ——"

"Blackmail? I've warned you once ——"

"Let us call it, then, the exacting of involuntary contributions. The one thing that you can prophesy about it is that the exactor will return. I therefore refuse to pay you forty thousand pounds, or any other sum, and advise you to be content with the two hundred and fifty a year."

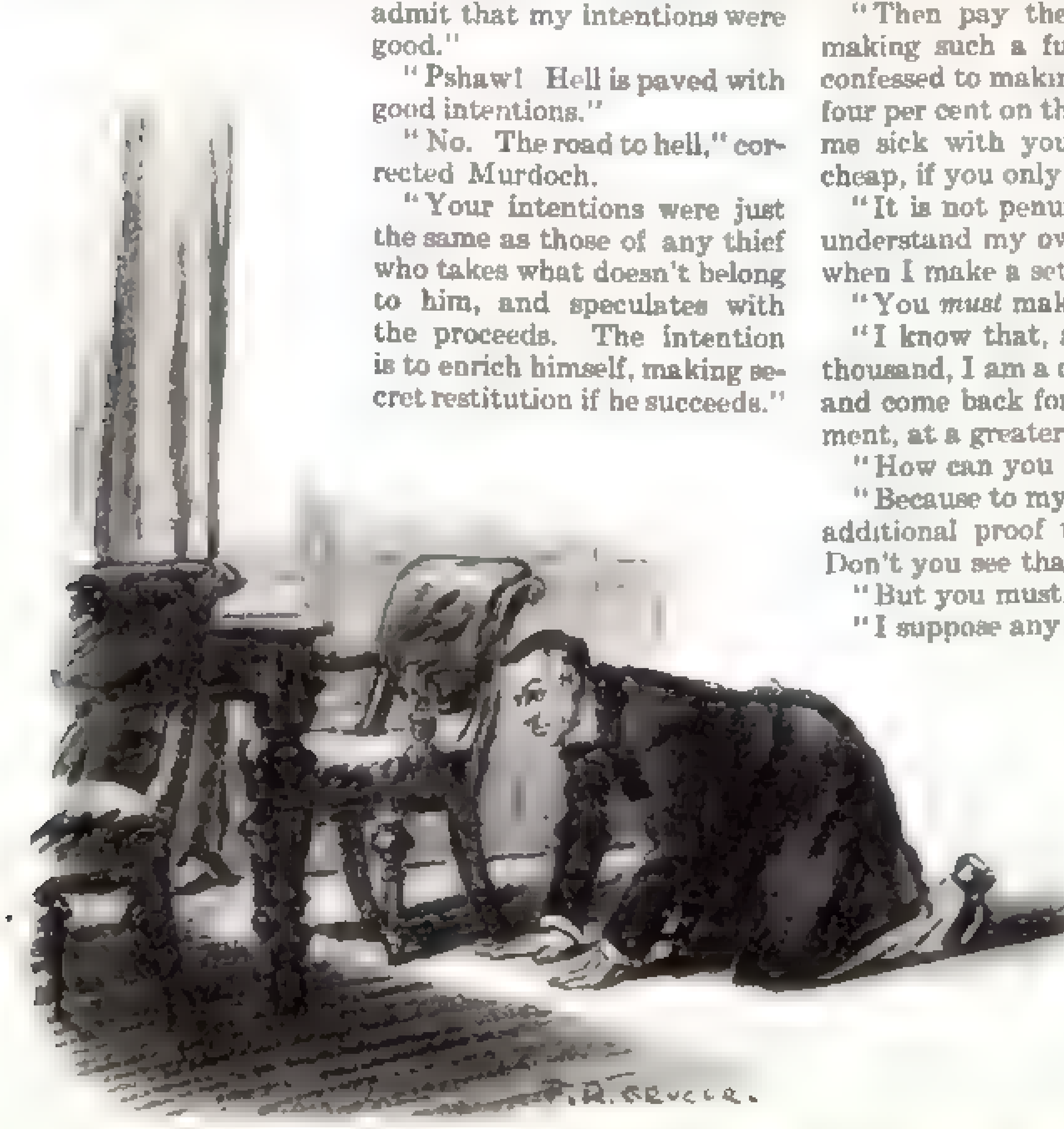
"It's no use, Murdoch. Squirming will do no good. You daren't face publicity, and you know it."

"Won't you take into account, what is the strict truth, that I acted largely for the benefit of the bank, and for the future welfare of its stockholders, who have intrusted me with the management of affairs? Even you must admit that my intentions were good."

"Pshaw! Hell is paved with good intentions."

"No. The road to hell," corrected Murdoch.

"Your intentions were just the same as those of any thief who takes what doesn't belong to him, and speculates with the proceeds. The intention is to enrich himself, making secret restitution if he succeeds."



Satisfied Himself That There was a Clear Passageway Underneath to a Man Crawling on His Hands and Knees

"It rarely pays, Randall, to push a man to the wall."

"I don't push you to the wall I'm letting you down mighty easy You acknowledge that you have made a million, and most men would have demanded an equal share."

"But I took all the risk."

"Yes; and I gave you all the rope you needed, not jumping on you when you might have been embarrassed. I waited until I knew you had been successful, although, of course, until you confessed I had no idea you made so much money. Now, I put it to you, what's a beggarly forty thousand pounds out of a million?"

"I never heard that sum of money called beggarly before. It's an outrageous amount to demand."

"Outrageous or not, you must pay it. You say I take no risks, but that is not true. I am compounding a felony, and a remark you made a while ago shows that I am in danger of being charged with attempting blackmail."

The manager of the bank pondered deeply for a few moments with bowed head, then looked up and said: "Randall, there is just one chance in a thousand that, when you understand the circumstances of the case, you may be content with the annual allowance which I am willing to settle upon you."

"You mean which the bank is willing to settle on me."

"It is the same thing. You will receive the guarantee of the bank, but I shall recompense the shareholders either by paying the annuity myself, or, more likely, in some other fashion. You see my point of view, I hope. If I once consented to pay money to you personally I should then place myself entirely in your hands."

"You are entirely in my hands now."

"What I mean is that this personal payment from me to you would be another evidence of my guilt, but, by arranging it as a form of pension through the bank, proposed by one director, seconded by another, and carried by the board, in whose decision I merely acquiesce, that is quite a different and perfectly innocent matter."

"Very well. Arrange that the bank pays me the forty thousand also. I don't care how it's done, so long as I get the money."

"What excuse could I give for the payment of an amount so excessive?"

"That's your look-out. To make your path smooth is no affair of mine."

"I am trying to persuade you toward a course that is reasonable—I may add, toward a course that is possible."

"Then pay the money yourself. What's the use of making such a fuss over forty thousand pounds? You confessed to making a million, and the sum I ask is merely four per cent on that amount for a single year. You make me sick with your penuriousness. I'm letting you off cheap, if you only had the sense to see it."

"It is not penuriousness. I have the sense to see and understand my own position, and I am determined that, when I make a settlement, it shall be once and for all."

"You *must* make a settlement."

"I know that, and I will, but, if I give you the forty thousand, I am a doomed man. You will lose the money, and come back for more, finding me, because of this payment, at a greater disadvantage than I am now."

"How can you be at a greater disadvantage?"

"Because to my present disadvantage you will have the additional proof that I paid this large sum of money. Don't you see that I dare not pay what you require?"

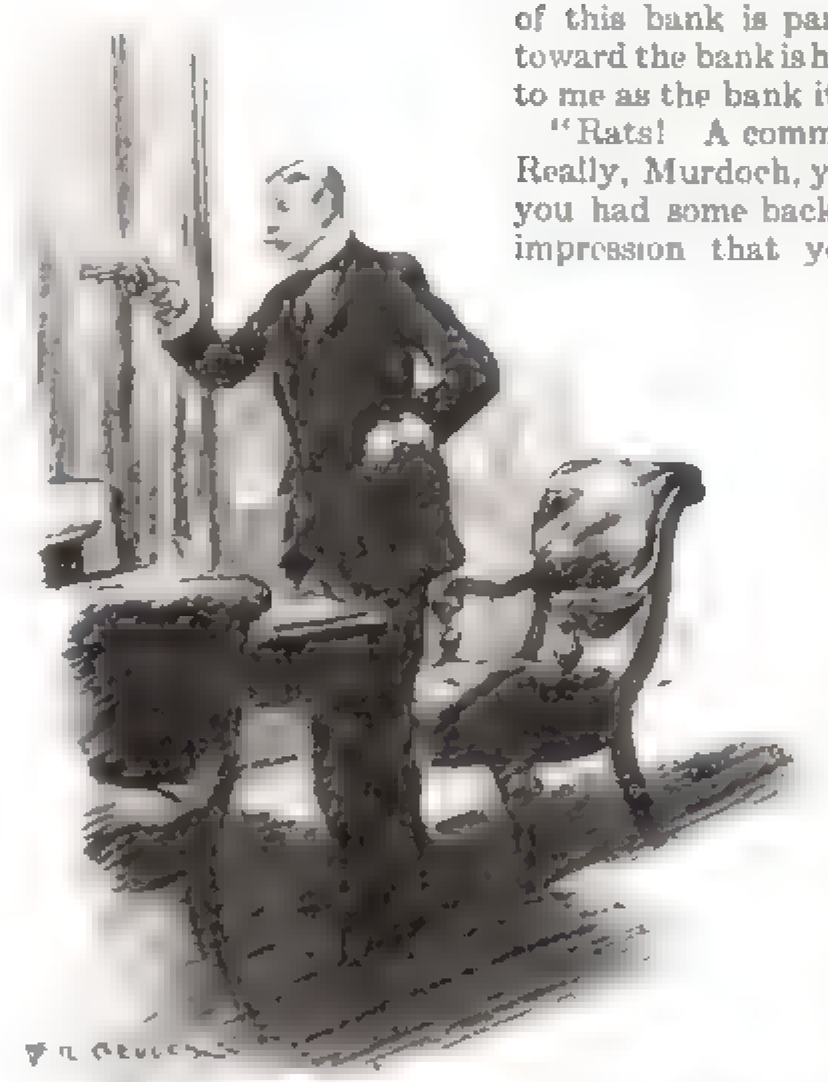
"But you must."

"I suppose any appeal to you would be quite in vain?"

"Quite. There is no sentiment in business, you know."

"Think what this bank means to me. It was handed to me unsmirched by my father, and to him by his father. In three generations it has never incurred an obligation which it did not fulfill. The nearest it came to default was under my hand in the panic two years ago; and I risked my liberty that such a crisis could not occur again. I took every precaution against discovery, but you were too clever."

"Look here, Murdoch, you make me tired. You're in business to make money; so am I."



"None of That! Hold Up Your Hands! Up With Your Hands, or I Shoot"

"I assure you, Mr. Randall, that the honor of this bank is part of my being. My feeling toward the bank is hereditary. It has descended to me as the bank itself did"

"Rats! A common thief talk about honor! Really, Murdoch, you astonish me. I did think you had some backbone, and I was under the impression that you were a man of brains. You are treating me as if I were a child, to be influenced by fairy stories."

"Very well, then," said Murdoch with a sigh; "I'll tell you a story, but, as you are not a child, this anecdote will deal with the actual and not the supernatural. It will be more in the nature of a detective story, which I understand is very popular"

With this the manager opened the drawer in the end of the table, and as he did this Randall sprang up

"None of that, you hound! Tell your story if you like, but I'll have no premature *dénouement*. At the first suspicious movement on your part I'll shoot you like a dog."

"That would be foolish," retorted Murdoch very quietly; "for, besides destroying me, you would destroy all chance of making that money which you say is your object in life. Your memory appears to be defective. I proved to you that this drawer contains no weapon, but only a parcel of photographs. The time has come to use them, for this is an illustrated story, and I am merely getting the materials."

John Murdoch took out the package of photographs and rearranged them as a player sorts out a hand at cards. Randall slowly and suspiciously resumed his seat, slipping the revolver into his pocket. Strive as he would, he could not overcome the fear that the elder man, although guilty, would, somehow, trap him.

The manager selected the uppermost picture, and with a flirt of the hand sent it spinning down the table.

"Did you ever see that man?" he asked.

"No, I didn't," replied Randall sullenly.

"He was a friend of my younger days and an actor of great talent. He played one season with Henry Irving, but, as you see by that picture, consumption had him in its grip. Since my early days I have made few friends, and this man was the prince of them all—a person absolutely trustworthy. I shall not mention his name, and will merely add that he died last year, when money had done everything for him that it could. So you see, Randall, money is not all-powerful, even though you and I run great risks to obtain it."

"Oh, come off! I'm not here to listen to sermons."

"You are not, so I shall stop preaching and get on with my narrative. It will interest you before I am finished."

Saying this, Murdoch tossed another photograph down along the table.

"Do you recognize that old gentleman?"

"Yes. This is the ancient duffer to whom I handed the packet of your stolen bonds in London."

"True, and he is also the same person whose photograph you did not recognize. Look at the excellence of his make-up. You would almost swear that was General Booth, wouldn't you? Now glance at the third photograph: it is a snapshot" (sliding it to him). "Who's that chap?"

"This is a photograph of myself."

"Quite right. It was taken just before you entered the house near the British Museum where my long-bearded, disguised friend was awaiting you. In the little handbag you carry reposes the packet of bonds you had opened. Those railings behind you surround the British Museum."

"What are you driving at?" demanded Randall.

"Do you recognize the fourth photograph?" asked Murdoch, ignoring the question, as he flipped the picture down to his visitor.

"Yes, this is also a photo. of me."

"Are you quite sure?"

"Yes, but I don't know where it was taken."

"It is another photograph of my friend the actor, who used an enlargement of the snapshot taken of you against the railings of the British Museum. My poor friend would be delighted if he knew his success was such that even the victim did not recognize the difference. You see, the enlargement showed every wrinkle of your costume so accurately that when a tailor saw it he selected the cloth and made a suit so like the one you were wearing that even your scrutinizing, spying eyes are at fault."

(Continued on Page 32)

COLLECTIONS

By James H. Collins

ILLUSTRATED BY W. W. COLBY

The Complete Creditor

Whose Specialty is Selling Fine, Limited Editions

IN THE book organization of a great Eastern publishing house there is a very courtly chap whose specialty is selling fine, limited editions. Milton got a hundred dollars for Paradise Lost. This genteel salesman would hardly take less than two hundred for it, bound in Morocco—for three hundred he would have it bound in Algeria or Hyderabad. His standard authors, in sets, range from five hundred dollars upward. He seldom works more than four or five months in the year—doesn't need to, for one thing, and, besides, the customers he sells to are motoring abroad the other months. Were any one to couple the plebeian word "installments" with this old fellow's work it would grieve him profoundly. And yet he is an installment salesman, nevertheless.

Another great publishing house in the East has a printing and binding plant so ample that it can manufacture Milton, complete in one cloth-bound volume, at a net cost of something like twelve cents—but probably knows better than to do it with Milton. Salesmen for this concern work all year round, in crews, covering large city districts, whole factory towns and farming counties. They lay down a twenty-five-volume set of Dickens or Cooper for about twenty dollars, payable in installments. These salesmen have no dislike of that word. Really, the only word they give much thought to is "commissions."

In the selling details these two book propositions, while apparently different, are yet essentially alike. When it comes to collecting the installments, however, they are quite different.

Collections for subscription books above a certain standard are made by mail, and for those below it through collectors who visit the customer in person. The standard is, roughly, a line drawn between the salaried and wage-earning workers. Mail collections are always preferable, because they cost far less than the other. Salaried people are accustomed to transacting their business through banks, so a book house selling to them, with careful attention to credits, will effect ninety per cent of its collections through the mail without loss or lapses. Some collection men undertake to get ninety-five per cent of the money by mail without trouble. This is an unusual proportion, reached not so much by better collecting methods as by more canny supervision of credits.

The Methods of the Expert Book Agent

WHEN books or merchandise are sold to wage-earners, however, it seems that only the personal collector, patiently wearing out shoe-leather, can be depended upon to get the installments. This costs more because of the "loading" needed to pay his commission. Even the credits must be supervised personally in this class of business. James Roberts, the factory manager, buys a set of books from a canvasser. The credit man is content with mail inquiries, through the bank or references named. When Jim Roberts, the factory operator, buys the same books, though, the credit man sends an assistant actually to look him over, find out what sort of a customer he is, what sort of a job he holds, and, perhaps, where he lives.

As a matter of fact, the two men probably buy different books of separate firms. For these two kinds of installment trade are distinct, and carried on by different houses. In the last, especially, long experience in selling and collecting are needed—that great house with the plant capable of manufacturing twelve-cent volumes, for example, built up its selling and collecting organization long before it owned a printing plant; for years these publishers cared not who made the books so long as they could sell them and get the money.

A book salesman must have persuasive arts. Among scholars he will be scholarly, and among people not bookish, a good fellow, anxious to help them give their children a better start by selling them a family set of Bulwer-Lytton. It is not easy to hit off the installment book salesman in a phrase, for he is as variegated as humanity itself. But, broadly speaking, he must be a man able to play the supreme selling-card of the book business. When other arguments fail he may have to lower his voice and say: "Look here, do you know why I recommend this set to *you?* Why, because in all our enormous stock it's the set I selected for my own library—see? Of course, I can sell anything you want. That's business. But this is the set that I feel you ought to have, because your taste is as good as my own. It's a personal matter."

That is a severe test. It throws attention from the goods to the seller, and the salesman aims to be, outside and inside, a man who will stand the test.

Now, the installment book collector doesn't persuade at all. His underlying idea is wholly different. Instead of one of the Graces, fit to please and inspire, he is more on the inevitable order, like Fate. Rather than fine raiment, diplomacy and a clove, he needs mass, rugged force and taciturnity. Previous experience in the prize-ring can be made highly useful in collecting. A broken nose is a distinct asset.

Putting the Screws on Jim Roberts

JIM ROBERTS runs a lathe out at the Acme works. He buys an installment set of Dickens. The sales department turns him over to the credit man, who inspects him and turns him over to the collector in that territory.

The collector begins with Jim somewhat as though he were a newly-adopted orphan, for debtors are like children—they need training on one hand, and are easily spoiled on the other. Jim's business habits are probably loose. The collector will teach him to behave himself commercially. First thing of all to be impressed upon the debtor is that the collector is bound to happen every month. If nothing else happens *he* will. If the installment falls due on the first he will be there on the first—not the second or third. If the pay envelopes come around a half-hour before quitting time the collector will probably be there about ten minutes before that. A salesman's approach is usually spectacular—through the front door. But the collector uses a side door if there is one, or comes down the chimney if there isn't. As Jim Roberts keeps an eye sideways on the front door, suddenly a voice says dryly at his elbow: "Well, sport?" and there, looking sideways at him, is the collector.

If he were not on hand when the pay envelopes appeared Jim might go home without remembering the book installment—and might go quicker if he did. Suppose the collector came a day late? Jim's respect for him would lower. If he came two days late that would be wavering, and Jim would waver, too, in sympathy. Presently it would be necessary to call several times for each payment, and Jim, instead of regarding the collector as Destiny, would dodge and make excuses. So the business begins with a few lessons in promptness, and Jim pays those book installments regularly, though he is dilatory in all other obligations. If he is very refractory a good collector has in reserve certain horrible threats. He can, for example, wash his hands of the luckless debtor, refuse to come for the money, and turn him over to the publishing house.

"Putting me off again, hey?" he says. "Well, I give you three days more. Then I make my report on you."

"Report?" echoes the anxious debtor.

"Yes, I report you to the house. What'll they do then?"

"I d'no—what?"

"Why, they don't know you like I do. So they send you a memorandum of the whole account—see? That's what you get—a memorandum!"

"What is it?" asks the customer, knowing little of business lingo.

"It means you pay it all at once, or else go to our office and pay every installment, instead of me coming for it. That's what it means."

"Here—wait a minute!" exclaims the refractory one. "I think I can borrow a dollar and fix that thing up to-night."

Jim Roberts has a job in a factory where several hundred people work. That makes him an especially favored son of the collector, and his education in promptness will be hurried forward so that he may be taught other good habits. Commissions on such collections run from ten to fifteen per cent, installments being a dollar a month. Where a customer pays at his own home the collector, calling evenings, will be interested in urging him to make two payments together, beginning with the simple device of finding he has only three dollars change for a five-dollar bill. A double payment means double commission for one visit. At a factory, however, there may be thirty customers instead of one, and a trip is ten times as profitable because a dozen collections can be made in half an hour on pay-night with no expenditure of shoe leather. If customers can be persuaded to make double payments it means pretty fat picking. The collector is allowed a special discount to help here.

"Want to make a dollar easy?" he suggests. "Pay four dollars now while you've got the money, and I'll credit you with five and leave you alone four months."

Perhaps the offer is accepted. As the collector is calling there every pay-night, though, a little tact will keep the customer paying steadily for the sake of clearing off the debt. When the account is settled the collector has first chance to sell that customer more books. This keeps his profitable clientèle intact at the factory, and he gets the salesman's commission on these "renewals." If he works for a publishing house that sends a magazine in connection with its installment books, the periodical is a subtle aid to securing renewals, for a twenty-dollar sale of books, with the magazine added for a year, starts a transaction that will ostensibly take nearly two years to complete at the rate of a dollar a month. But the magazine is cut off in twelve months, and so the collector has an inducement to lead the customer to subscribe again, taking more books.

With the addition of a factory to his list an active book collector may gather in fifty to eighty payments on a busy day, earning five to ten dollars commission. One renewal in a factory adds five dollars more. So he gives special attention to factory customers, making the superintendent a present of a magazine subscription for the privilege of getting in to collect on pay-nights—if he had to work outside, of course, he would be at a disadvantage.

Schemes of the Telephone Men

JUST how prompt and unrelenting good collections ought to be was shown in an amusing way when the Paris telephone exchange burned out some months ago. A few days after the fire, it is said, subscribers received bills as usual, asking three months' payment in advance. There were instant protests, for several thousands of patrons could have no telephone service for weeks. But the collection department stood stiffly. It was quite separate from the operating department, it explained. Hadn't been burned out, was sending its bills as usual, and would enforce the full penalties named in contracts if they were not paid. The telephone equipment had been wholly destroyed and the service suspended—yes. But the collection department was still doing business at the same old stand.

"Mortgaging Property Twice. Ha! A Criminal Offense!"

A telephone company is somewhat exceptional, in that it collects most of its revenue before service is rendered, and often for considerable periods in advance. Collections can be made an important economy. Hundreds of little, rural telephone companies, charging a dollar or two a month, with subscribers scattered over a large district, find that monthly collections by a man going about in a livery rig may cost a quarter as much as service itself. So the collector systematically coaches patrons to pay three or six months at a time, and even a whole year. He also shows these distant subscribers how to care for their telephones, cleaning out lightning-arresters, bringing in defective parts for repairs, and the like, saving costly trips for the "trouble man."

Six or eight visits of the collector to a city telephone subscriber who is seldom in his office may cost more than the company gets for service. On the other hand, a Western company with nearly two thousand patrons, after proper coaching, makes its monthly collections through the mail at a salary cost of only twenty dollars a month—half the time of a girl. With a system like that the only problem is to deal vigorously with subscribers who are habitually slow in paying bills. Some collection men go by a subscriber's record, and if it is bad take out the telephone. In most cases, though, a little demonstration in force does the trick. Today the collector comes and warns the subscriber that the bill must be paid or the 'phone taken out. Tomorrow he comes again, this time

Suddenly a Voice Says Dryly at His Elbow: "Well, Sport?"

conspicuously carrying a screw-driver. A handy tool! The wise telephone manager buys for his collection man the biggest screw-driver to be found.

Competition in the telephone business brings the worst collection difficulties. Two companies in a certain town were giving a month's free service to anybody who ordered a 'phone. Collectors on both sides dare not antagonize patrons. They humbly asked people *please* to pay. One threat to take the rival service drove them off. Losses of revenue eventually became so serious that one manager hired the best collection man in that State. He was a vigorous chap, and set to work just as though his company had no competition, teaching subscribers to pay three months in advance. Let the other company do as it pleased. Before long he had cut bad debts and overdue accounts almost to nothing, reduced cost of collecting nearly seventy-five per cent, and made his subscribers poor prospective customers for the other company to canvass—they were paid up so far in advance that they seldom thought of the competing company!

An effective device in collections, properly used, is the "sympathy dodge," especially by mail. The collection man's heart softens toward the debtor. He writes to say he knows this is a rough old world, and none of us is going to get out of it alive. Teaching, dressmaking, or whatever the debtor's calling may be, is difficult, thankless. He knows all this, the collection man, and admires the debtor's integrity, and is confident he will pay something soon—how about to-morrow?

The sympathy dodge, skillfully employed, brings good returns from all except debtors in the same business. To illustrate:

A retail druggist does considerable credit trade with physicians, hospitals, families. If a doctor is slow pay he writes a sympathy letter speaking of the medical practitioner's hard lot. Usually the money comes. To a family in debt for medicine he extends sympathy—knows what sickness is himself. Money comes, too. Like many druggists, this man has a toilet specialty which he sells wholesale to other druggists. Taking a pile of slow accounts in this line, he once tried the sympathy dodge on them. It didn't work at all. Had a hardware dealer or notion jobber written the druggists consolation it would have probably touched their self-pity and been much appreciated. When a man in their own line extended sympathy for their hard lot, however, his fellow-druggists said skeptically: "Oh, what are you giving us!"

The Jersey Editor's Plan

ONE man who is forever trying to collect what people owe him, publicly and privately, is the country editor. He appeals to integrity, love of fair dealing, civic pride, sense of humor—and still subscribers owe him money. Yet the cash is usually waiting there for him if he can turn the little trick that will bring it in. A New Jersey editor found it hard to get the dollar a year his paper cost except through a collector who called in person. The latter got it, but about half went to pay him. One day the editor took five old engravings of views right there in town, printed them on postcards, and offered the set of five to every subscriber paying his subscription within two weeks. The whole job of printing cost hardly three dollars. Yet this simple something for nothing was exactly what was needed. In a fortnight more than three hundred dollars came in, and several subscribers renewed the paper for a term of years to get more than one set of the postcards.

One class of collections on which even experienced business men lose money is that where the debtor is involved in bankruptcy or failure. The percentage paid on claims in such cases depends on shrewd and faithful management of the assets by trustees, administrator or receiver. Even if the latter do possess ability to sell assets in the best market, realizing the most for creditors, they may still not have the good faith that will lead them to act for the latter—manipulation and favoritism are very common. As a rule, each creditor acts for himself, appointing a separate attorney in the belief that the latter, having only the one claim to occupy his attention, will do better than an attorney who represents other creditors. No matter how large his claim, a creditor has only one vote. Fifty attorneys appear, representing different creditors. They cannot combine to vote in harmony, and so the assets are often controlled by friends of the debtor, who is, perhaps, dishonest, or else manipulated by the trustees in a way that will enable them to absorb everything in fees and litigation. Some creditors go further along a wrong course and file their claims with the referee, thus losing even a vote.

Such collections are now handled to best advantage in trade lines through associations formed among manufacturers or merchants in a given industry. The jewelers, for instance, have a very effective body of that kind. When a retail or wholesale jeweler assigns or goes into bankruptcy anywhere in the United States, this association gathers as many claims as possible from members, with their powers of attorney. It is represented by one lawyer who is fairly paid, and can investigate, appraise assets, prosecute and use his voting-power to elect trustees who will work for prompt, businesslike and honest sale of the assets

In the days before the Harvester Trust was formed rival manufacturers of farm machinery went great lengths in selling on credit. It was nothing unusual to sell a farmer a fifty-dollar machine on notes extending over five years. Manufacturers carried debts running back almost to Civil War times, when a harvester cost several hundred dollars, and interest was ten per cent. The accumulation on some of these old accounts was startling. When the manufacturers themselves would not sell to a doubtful farmer on credit, their local retail agents in that farmer's town usually sold him anyway, against the refusal of the house, covering up the sale, and leaving the collection department to take care of the account. One of the chief objects in forming the Trust was to bring about better credit and collection conditions.

The Wily Ways of One Corbie

EVEN in those days only a small proportion of the accounts gave trouble. For then, as now, the prosperous, businesslike farmer paid his notes promptly. But there was more margin for complications with the farmer who left a mowing-machine out under the apple trees all winter, or used his new reaper for a henroost. Next summer ten dollars' worth of repairs were needed before a machine would cut crops. Not a cent had been paid on the debt. Then the harvester salesmen took the old machine in trade for a new one, and saddled the farmer with more debt. When everything was mortgaged he became a "renter." When that didn't pay, he moved to town and ran a trolley car. But wherever he went, and whatever he did, his good friends who collected for the harvester companies tried to keep track of him.

In the organization of one large company at that period was a young fellow named Corbie who was regarded as the best collection man in the industry. Every new man was sent to spend a few weeks on the road with him and learn the business. Such debts as these came to Corbie in all stages of development, from new notes to outlawed judgments. Usually they began with unpaid notes about to fall due. Most of them were unlawful so far as collection by suit was concerned. Perfectly just debts, they were still not collectable in court because the debtor seldom owned property not exempt by law. He had one team of horses, for instance. These were exempt as tools necessary to his livelihood. Had he owned another team it might have been attached. But he didn't, and so with other property.

Corbie's first step was to put up at a county-seat and write all the slow debtors in that community, asking them to come to town and pay their notes. He always acted as "attorney" for the company—never referring to himself as a collector. Some of the farmers came in and paid, and after these easy accounts were settled Corbie went after the hard ones. By craft, intimidation, reasonable arguments, an appeal to morals, or any other means that would serve the purpose in a given case, Corbie aimed to accomplish one of four things in this order:

First.—He assumed that the farmer had the money in the house, and could be persuaded to pay it.

Second.—He talked on the assumption that he had part of the money, and tried to get that.

Third.—If it was clear that the debtor had no money he tried to persuade him to borrow it.

Last.—The only thing to be done if these failed was to get security for the debt, or an extension that prevented it being outlawed.

"It's the Set I Selected for My Own Library—See?"

Corbie always cut a coat to fit the man. Driving up where the debtor lived he gauged him by the state of his farm. If a prosperous, well-kept place, the debtor probably had plenty of money, but was careless about bills. When run-down fields and ramshackle buildings told a story of shiftlessness, though, it was manifest that pressure would be needed. Probably the first step was to unhitch his team, hook on to the mower under the apple trees and start it briskly toward the road.

"Hi, there!" yelled the debtor, running out. "What'r you doin'?"

"Just taking this machine on attachment," would be the bland reply. Of course, the collector had no writ. Very often he hitched to another company's mower, or anything that could be dragged a few feet to illustrate his point. Then a discussion followed. If it was certain the farmer had no money, and could not borrow of neighbors, Corbie asked for a mortgage in security. Nearly everything on the place was mortgaged already. But a few sheep were found. As the farmer described them the collector wrote in half the visible property in sight, the debtor's signature was hurriedly secured, and the instrument filed at the county-seat. Next year another collector came along with this "mortgage," solemnly reading its many items - seven sheep, one ram, one team horses, one windmill and tank, two plows ——

"Here! here!" protested the farmer. "I didn't tell him to put those in—they're mortgaged already."

"You signed it," insisted the new collector, "and it's on record with the county clerk. Mortgaging property twice. Ha! A criminal offense!"

Then something would perhaps be squeezed out of the debtor on account, new security taken, and the matter continued another year.

Previous Experience in the Prize-Ring Can be Made Highly Useful in Collecting

In many cases, though, the debtor was as shrewd as the collector. He bought machinery with the title in himself instead of leased to him by the company until paid for. Then he put his property in his brother's name and laughed at the collector. Corbie always hooked on to that machine in just the same way, and when the debtor chuckled because title was in himself, denied it, asked him down to the hotel that night to see the original agreement, and showed hurriedly, in dim light, that title was really in the company. What Corbie exhibited in such cases was, not the original agreement, but a blank form, unsigned. He kept his thumb over a scrawl that stood for the signature—Corbie had a large thumb.

Some of the notes and judgments were outlawed in spite of the collector's vigilance, and then there would be a manœuver to get them renewed. One device seldom failed. With an outlawed debt for two hundred and three dollars to straighten out, Corbie wrote the debtor through a dummy collection agency, stating that an account for *four* hundred and twenty-seven dollars had been placed in his hands for settlement. The debtor replied angrily: "If you say that account is four hundred dollars you're a liar, blast you! It's only two hundred, and you know it!" Such a letter, of course, was an acknowledgment that renewed the claim for five or six years.

"There's every penny I've got in the world," said a farmer one night, glumly pulling nineteen cents from his pocket.

"Well, I wouldn't take a man's last cent," Corbie protested, helping himself to the nickel and dime. "You keep the rest." A payment of fifteen cents was entered on account. Two years later that debtor inherited fifty thousand dollars and paid up everything

Another debtor hadn't even nineteen cents.

"Why, you look like an honest man," exclaimed Corbie. "Don't you think he's honest, Harry?" turning to his assistant. "Certainly you do! Harry, you lend him a quarter to get started in the world again."

The assistant put a quarter in the limp hand of the puzzled debtor.

"Now, you pay it to me on account," explained Corbie, taking the coin and entering the payment that renewed this debt. "Harry'll give you his address, and when you get some money again you send him that quarter."

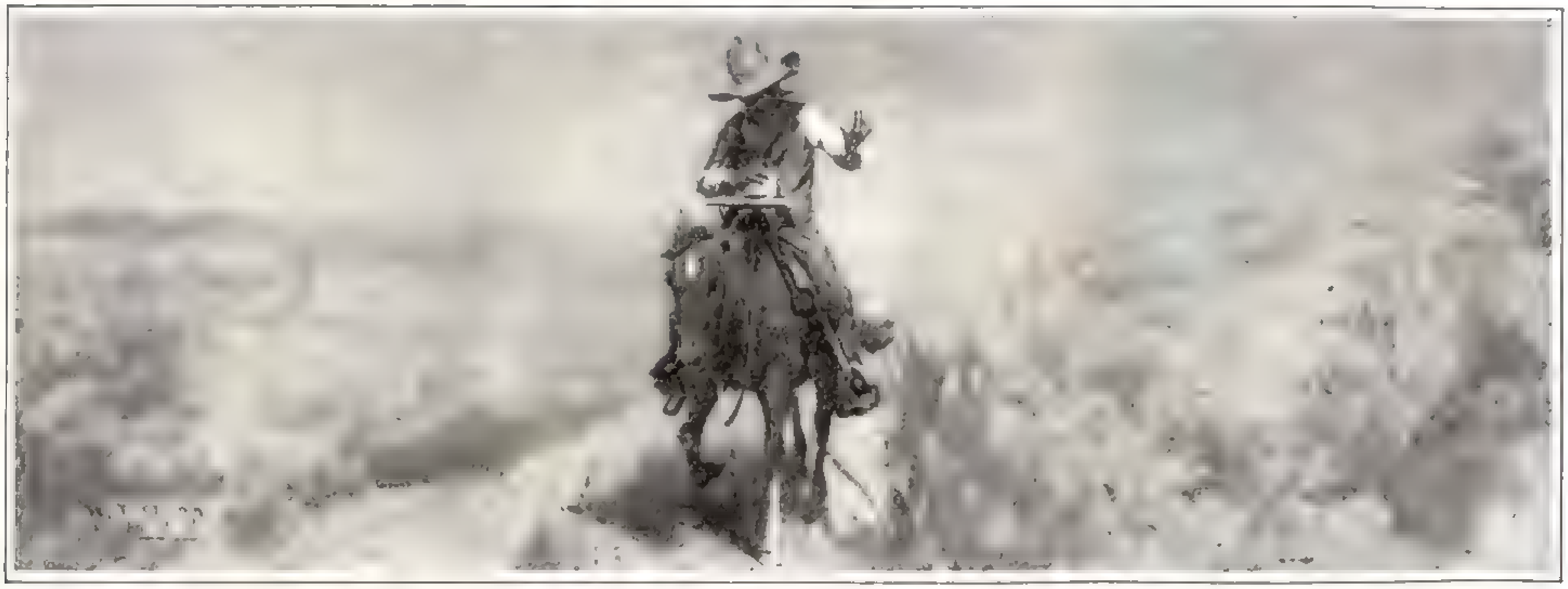
Twenty-five cents was charged to the company as expenses. Sure enough, a few weeks later the farmer mailed Harry a postal-note for this sum. Within a year he reaped a profitable crop and paid in full.

Editor's Note—This is the second of a series of papers by Mr Collins on the making of collections.

EXTRA DRY

By OWEN WISTER

ILLUSTRATED BY HARVEY T. DUNN



"Remember, Gentlemen, the Hand is Quicker Than the Eye"

MILE-HIGH in space a dark speck circled, a Mexican eagle, alone in the empty sky. He was looking down upon four hundred square miles of Arizona sand, called Repose Valley. He saw clots of cactus, thickets of mesquite, stunt oak bush, and white skeletons of cattle, but not a thing to eat. He also saw Aaron Pace, the shell-game man, in a Mexican hat. He saw also a man who, drifting lately to Tucson, had said his name was Belleville; but somebody in Tucson had pronounced this Bellyful. It was then vain to insist upon any other pronunciation.

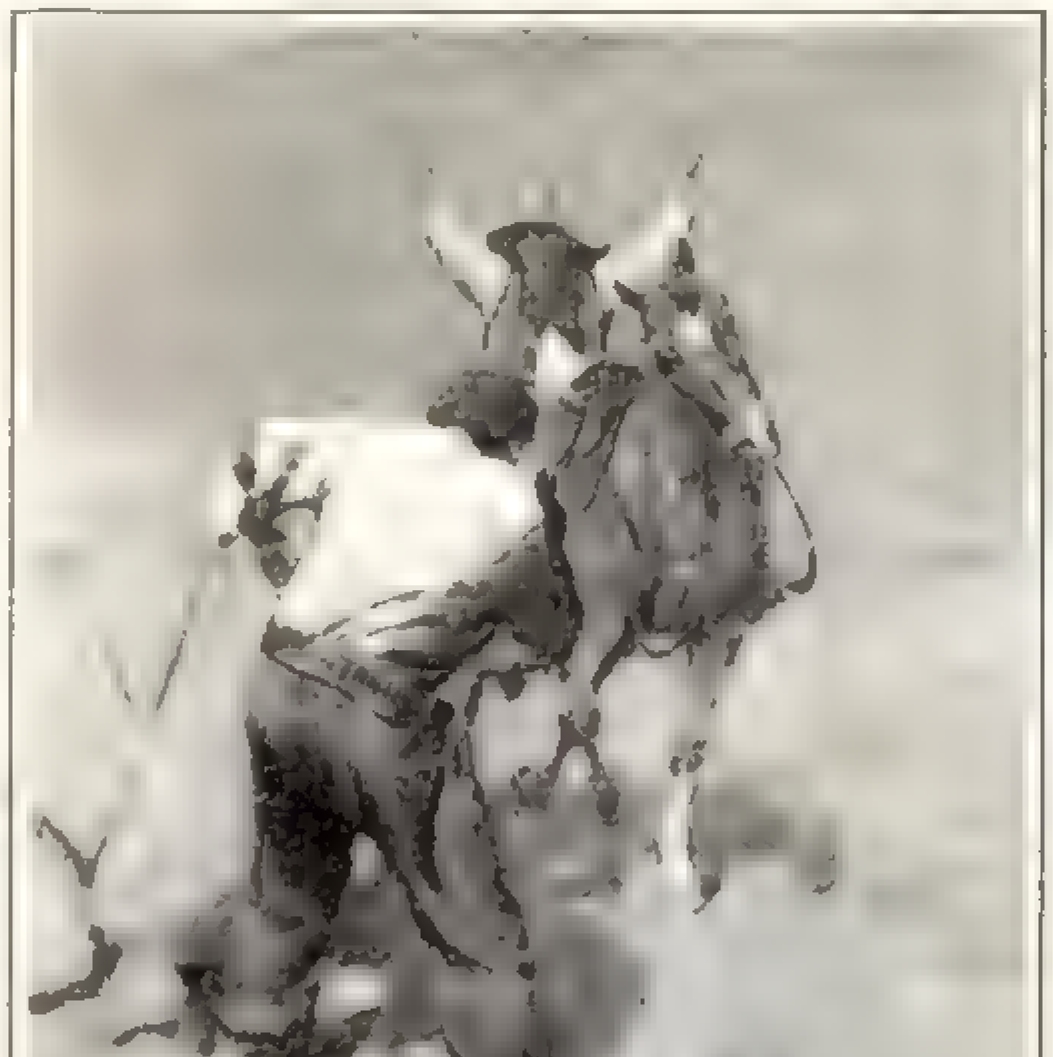
Up in the sky sailed the eagle, along the desert road Aaron Pace was slowly riding, and on the ground lay Bellyful, near where the road forked to the mines. Aaron was going to Push Root. In that town a *fiesta* was being held; horses raced, liquors drunk, ladies courted, cards dealt, silver and gold lost by many and won by few, all to music. Bellyful was bound for Push Root, too, presently. Now he lay off the road under some mesquite, thinking, while Aaron approached. Made of thorns, slender rods and gauze foliage, Bellyful's bushes cast little more shade than mosquito nets, but they cast all the shade there was. He was resting his starved, weak horse, whose legs must somehow walk the five more miles to Push Root. He, with scant breakfast inside himself, had led the horse to the thin shade. The poor beast stood over him; now and then he reached up and stroked its nose. At sunrise the softened mountains had glowed like jewels, or ripe nectarines, or wine; cooling shadows had flowed from them upon the valley. Later morning had changed these peaks to gray, hot teeth, and the sand to a gray, hot floor. The horse rested, Aaron Pace was half a mile nearer, the eagle sailed, and Bellyful lay thinking of his luck.

He had had none in fifteen months. Misfortune bulged from the seams of his shirt and trousers and boots. Of his gold watch, his two pins, his ring, his sundry small possessions, only his gun remained: he could not pawn the seat of life. He had been earning and spending easily, when the first illness that he had ever known put him to bed, and almost in his grave. Coming back to strength, he found hard times. No one, no railroad, ranch, restaurant, saloon, stage company—nothing—had employment for him. He had sought it from San Marcial, over in New Mexico, westward to Yuma, hundreds of miles. He had parted early with his real name. On a freight train at Bowie the conductor found him stealing a ride, and kicked him off, calling him a hobo. The epithet hurt worse than the kick. In fact, hiding on the brake-beam under another car (for in spite of the conductor he carried out his plan of riding free to Willcox) he shed tears, the bitter tears of pride departing; he *was* a hobo. By the time he reached Willcox, Belleville was his name. No tramp should be called what his mother had named him.

Such had his life been: dust, thirst, hunger, repulse—and onward to more. Existence shook her head at him with a changeless "No." Latterly, in Tucson, a pretty woman had shown him kindness which she should not, since he was not her husband, and she had one. She fell in love with his twenty years and his hard luck—and this was the single instance of human interest in him which had touched his life in fifteen months. It lay light upon his roving conscience, but his code forbade continued acceptance of her money that there seemed no chance to repay. Quitting Tucson, he took from her, as a final loan, enough to buy a wretched horse, with a trifle over. If none in Push Root should employ him, the mines were left; if these should fail, then he would have knocked at the door of every trade in Arizona, except robbery, which was undoubtedly the Territory's chief industry.

Bellyful slid down a hand to his pocket's bottom. One by one he fingered seven coins therein, his whole fortune—one dollar and four bits. He drew out the coins and attentively read their dates. These he already knew. He was not thinking of the coins, but of the Universe, and how successfully it resisted explanation. A voice stopped him, Aaron Pace was nearly opposite his clump of mesquite. The shell-game man was talking to himself.

"Remember, gentlemen, the hand is quicker than the eye." This he said over and over, while his hands were ceaselessly moving. Bellyful rose with astonishment, and stared. Aaron Pace could easily have seen him, but was too busy. He was making quick turns and passes, and talking the while.



How Could He Know That Bellyful Had Only Become a Road-Agent in the Last Ten Minutes?

"Remember, gentlemen, the hand is quicker than the eye." Nothing but that, while his hands paused, shuffled and paused again.

"Remember, gentlemen ——" It was like a player polishing his lines. Aaron rehearsed all the tones that express complete candor and friendly warning, with a touch of "dare you to try it" thrown in. The reins hung on the horse's neck. Fitted to the saddle-horn (a very neat piece of work) was a smooth, wooden tray, and upon this three walnut shells in a line. These Aaron Pace would shift from right to left and back, or half back, exchanging their positions, sliding them among each other, lifting them up and setting them down—a pretty thing to see. Only one slip he made, due to a stumble of his horse. The little pebble, or pea, which the shifted shells concealed by turns to allure the bets of onlookers, rolled to the ground. Aaron sprang off limberly, found it, and was on again, busily rehearsing while his horse walked onward. He had now passed by, and a rock hid him from view; but for a long time still Bellyful could hear the rising and falling cadence of his "Remember, gentlemen, the hand is quicker than the eye," even after the syllables ceased to be distinguishable. Thus Aaron proceeded toward the Push Root *fiesta*, happy and busy, until his distant cadences died away.

"Well, I'll be damned," said Bellyful.

For perhaps an hour he lay, looking upward through the filmy mesquite, himself a piece of the vast silence. But this new light on the shell game helped little to render the Universe more susceptible of explanation. By and by he took his slow way along the road, and nothing living was left at the Forks. Far in the huge, blue, hot sky the eagle sailed, hunting his prey.

* * *

Bellyful found the town of Push Root full of good-nature. Indeed, there was more good-nature than town; it spilled over the edges in strains of music, strains of language, and gentlemen overcome in the brush. But it was beyond the livery stable's good-nature to trust any such looking owner of any such looking horse; Bellyful paid in advance. He inquired for employment at the stage office, the hardware store, the other store, the Palace Hotel, the other hotel, the Can-Can Restaurant, the Fashion Saloon, the four other saloons, and the three private houses. These were locked because their owners were out, being good-natured. That finished it; there was no employment here. The horse could never make the mines without two meals and a night's rest—paid for already. No duty now hindered Bellyful from being good-natured himself. He still had three coins of slight importance to do it with, and his absent-minded fingers rubbed them over in his pocket.

Push Root teemed with strangers from ranch and mine, wandering joyously between drinks in search of new games. Through the many sounds Aaron's voice held its own, and, reaching Bellyful, waked his brooding mind, which had long forgotten Aaron. Some games he knew about, but this one had hitherto not been closely studied by him. Was the eye always slower than the hand? Practice makes perfect, but ——? With this dawn of scientific doubt Bellyful stood looking at the cluster of patrons which screened Aaron where he shuffled chanting his "Remember, gentlemen." A disordered-looking patron now emerged from the group, perceived Bellyful, lurched toward him, leaned against him confidingly, and remarked with tears:

"Say, are you married? I am. Some people are fools all the time. I am. All people are fools some of the time. I am. And when I get home I'll get hell." He untied an old horse and rode desolately out of town.

Through the air, like a call, came Aaron's jaunty voice. Bellyful joined the patrons at once. Aaron shot over him a traveled, measuring eye, of which the not untraveled Bellyful took prompt note. He stood in the front row, staring with as simple an expression as he could command, slowly fumbling the unimportant coins in his pocket. Soon the man next him won three dollars on a dime. Bellyful whistled, deep in his mind, but sought to maintain his simple expression. Thirty to one! This game paid thirty to one! And the dawn of scientific doubt proceeded.

"Try yourn." This suggestion somebody made to a youth of prosperous appearance, with an English neatness, and a cap and waistcoat of the horse-stable variety.

"Thanks, no, ye know. Seen it with thimbles at home, ye know."

None present was aware that this accent had been heard in no part of the British Isles at any time. Yet, after a look at him, Bellyful's scientific doubt dawned a trifle clearer.

"Win three dollars?" cried an astonished freighter.

"Remember, gentlemen, the hand is quicker than the eye," said Aaron instantly.

He shuffled his shells. The freighter's hairy fist made a "jeans dive." This well-known reach for money in the "pants" is composed of two gestures: the hand shoots down into the pocket, while the head tilts skyward. It is common where hay grows, and often foretells that the owner and his money will soon be parted. Bellyful now forgot all about his empty stomach. The freighter touched a shell, put down five cents, and won a dollar and a half.

"Megod!" exclaimed British Isles He risked a quarter and lost.

"Aw, now!" he lamented. "Good-by, all."

They rallied him, chaffed him, told him to come back and be a man; so, not to shame Old England in a foreign country (as he explained), he doubled his quarter and lost again.

"Remember, gentlemen," chanted Aaron, "the hand is quicker than the eye."

He shuffled the shells straight at the freighter, as if he were making love to him. The freighter's eyes bulged; he dredged from his pocket a sort of bun of bills, greasy old rags pressed to a lump, gazed at them, touched them, smoothed them, and at last, amid general laughter, shoved them lingeringly back into his jeans. But his eyes seemed unrestful, and he mopped his brow.

"She's there!" bet British Isles, touching a shell

"Take you," said Aaron.

British Isles put a dollar down. The pea was under the shell. Everybody saw the thirty dollars paid to British Isles. Aaron shuffled his shells anew.

"She's there!" thundered the freighter. His hand shot down, his head tilted up, and out came the bun again. A neighbor moved a gentle elbow against the freighter's ribs, and silently indicated another shell. In his excitement Bellyful now nearly forgot to keep looking innocent. The dawn of scientific doubt showed signs of sunrise; if this freighter should *lose*, all would be known to Bellyful but one last detail. If the freighter should *win*—why, then a splendid theory went up in smoke.

The neighbor pushed a little harder with his elbow. This time the freighter felt it. He backed away from the neighbor with glaring indignation.

"Ho, no, young man!" he exclaimed loudly. "Keep your tips for greenhorns that ain't on to this game." He flayed twenty dollars off his bun. "She's under there," he declared, tapping his own shell again

"Take you," said Aaron. He lifted the shell. No pea was there

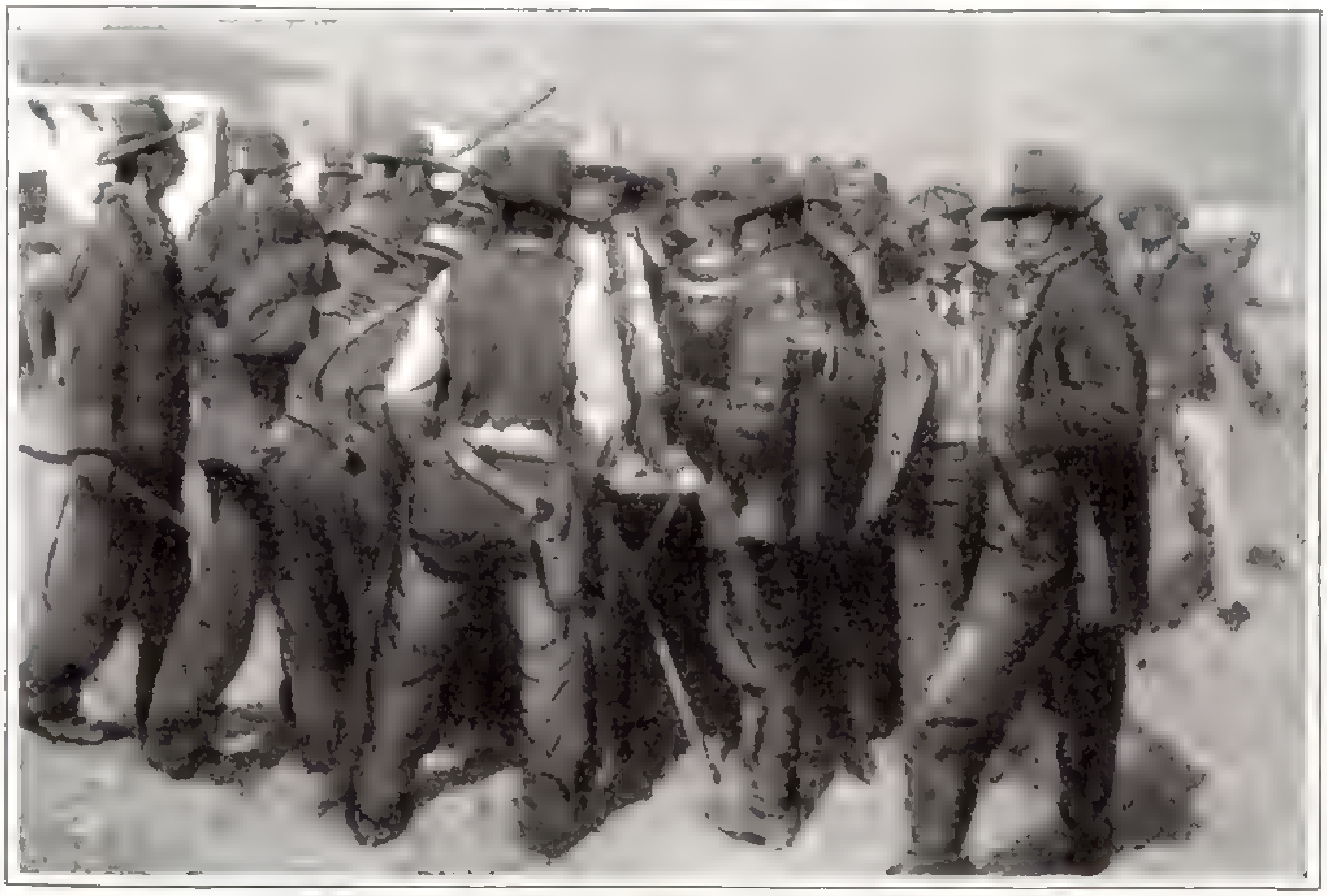
"Aw!" commented British Isles sympathetically "Come again, sir. You'll be apt to swat him next time."

But the unhappy freighter stood still in an oxlike bewilderment, turning large, rueful eyes now upon the shuffling shells and now upon the neighbor, whose lip curled with a cold, wise smile

Scientific doubt was rosy everywhere; full knowledge might break at any minute. Bellyful knew now that the freighter was too innocent to be true, that he was in it with Aaron, in it with British Isles, that the three of them had a united eye upon some fat quarry, and were playing a game to bag him. Who was it? Bellyful looked at every man

"Are you on yet?" whispered the neighbor, edging up While the bets and shuffling went on, he whispered wisdom behind his hand to Bellyful. Aaron won steadily in a small way till a lull in business came; this he cured by losing sixty well-timed dollars to British Isles. Small business picked up at once. Some people are fools all the time, all people are fools some of the time but when was the fat quarry coming? Every little while the neighbor dropped more expert wisdom into Bellyful's ear "A bad thing," he whispered, "ever to take your eye off the shells While that hayseed freighter was looking at the sky, just now, the shells had been changed round. Hard to prove it, too, even if you thought you saw it. Best way of all was, keep your hand on the shell you bet on. Don't let him move it and talk, for even if the pea was under it he could get it away. He'd never let you win if he didn't want you to. Keep your hand on your shell."

"H'm," answered Bellyful.



He Shuffled the Shells Straight at the Freighter, as if He Were Making Love to Him

"Here's the real trick," continued the expert neighbor. "He shuffles till he sees by your eye you've spotted a shell. Maybe he leads you on to spot a shell by playing awkward. And he claps down the shell."

"H'm," responded Bellyful again.

"No. I hadn't finished," explained the expert. "Of course the pea is not under that shell. Where is it? Nestling in his little right finger. Some of 'em is both-handed and can work two peas. So, when you bet, no pea is under any shell. You're bound to lose, see? And see how he holds his shells with them two end fingers crooked in, and how he stoops over 'em close to the edge of the table now and then."

"H'm," unchangeably remarked Bellyful.

"Yes, but you ain't watching," complained the expert. "When he scrapes a shell close to the edge, that's when the pea's liable to tumble into his little finger. I'm going after him in a minute."

A flash came to Bellyful's eye. He turned his head for one look at the expert. It satisfied him.

"I guess you're catching on now," said the expert. "There! The pea's in his finger. Watch me."

Bellyful watched.

The expert had gold-pieces, plenty of them, all sizes. He put down five dollars. "I'll pick up," he said, "the two shells the pea's not under."

"Take you," said Aaron.

The expert quickly picked up two shells. But the pea was under one of them

"You win," said Aaron instantly, and instantly caught up all three shells and shuffled them. One hundred and fifty dollars to the expert, though he had really lost! "See what that means?" he whispered to Bellyful. "He paid me not to expose him."

"H'm," replied Bellyful.

"Watch me again," urged the expert.

Indeed, Bellyful did. Scientific doubt was over; the full sun had risen

Once more the shuffled shells came to rest, enticing bets, when violent voices arose off to the left. Aaron forgot, looked to see. The freighter lifted a shell. The pea was there. He clapped the shell down.

"Put your hand on that, young man," he commanded. "She's there," he shouted to Aaron, whose eye had come back The disturbance had been some brief trouble between British Isles and a man near him; it was quieted. The freighter bet the rest of his money—that large bun The expert, with his hand on the shell, bet all his gold—it made several stacks.

"Take you," said Aaron.

The pea was not beneath the shell!

"Too bad, gentlemen," said Aaron, gathering promptly all the money and the shells, and shoving everything into his pockets. "Well, I told you the hand was quicker than the eye. Good-by! Better luck next time!" He nodded kindly, and was gone.

The game was done, the patrons dispersed. British Isles and the freighter no longer to be seen, everybody melted away among the wagons, the horses, the people, the sounds, the shows, the music of the general *fiesta*. On the deserted spot stood the expert and Bellyful, looking at each other.

"What are you trembling about?" demanded the expert sharply.

"I don't know," said Bellyful. He didn't know.

"Five hundred and thirty-five dollars," muttered the expert hoarsely. "That freighter got the pea out when he scraped that shell down."

"They were laying for you from the start," said Bellyful. He couldn't stop trembling. Perhaps it was want of food.

"Five hundred and thirty-five dollars," wailed the expert.

After that he, too, melted away.

* * *

Five miles out of Push Root, where the road forks to the mines, nothing had changed, except the name of the day. Repose Valley had not aged in twenty-four hours; it may be doubted if Repose Valley could have looked older in twenty-four million hours. Its sand was hot and gray, its mountains were hot and gray, its sunlight glared like a curse. No breeze, no water, no shadow; gauze mesquite, stiff cactus, white cattle bones—four hundred square miles of this, quite as usual. It might just as well have been yesterday, but for its name. All the days of the week here might have sat for each other's photographs. Only the Creator could have told them apart. Up in the blue air sailed the eagle. Evidently he must find meals in Repose Valley, else he would not be here, sailing and watching. He saw the same horse and the same Bellyful resting beneath the same mesquite. He saw also, away off, the same Aaron riding slowly along the road toward the Forks—only, this morning, Aaron was coming from Push Root instead of going to it. This proved it was not yesterday. Aaron had out his practice-table, and his hands were industrious.

Again Bellyful lay thinking. His horse was better for the hay and corn and eighteen hours of rest; but the mines were farther than Push Root, and he must get there,

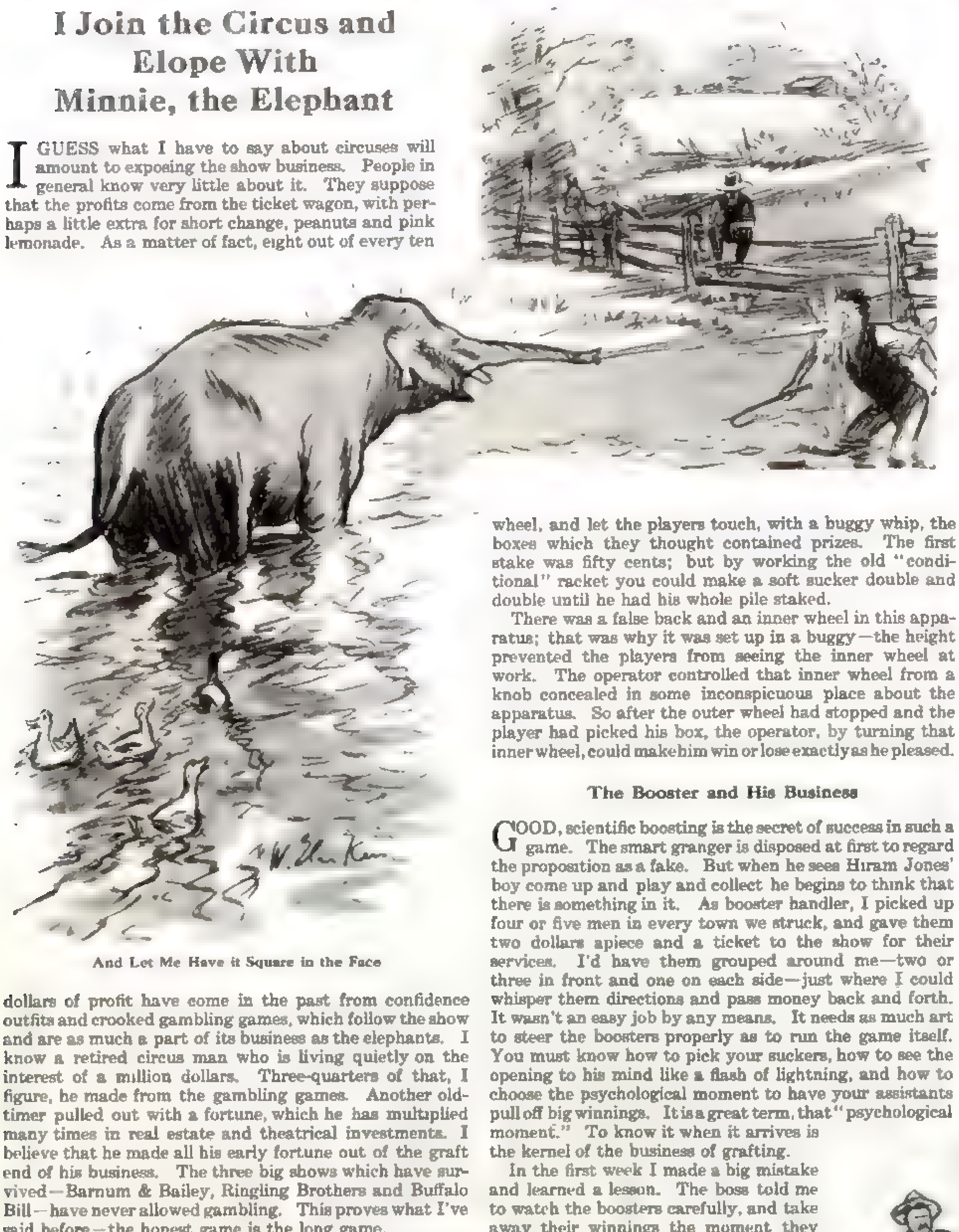
(Continued on Page 39)

The Confessions of a Con Man

I Join the Circus and Elope With Minnie, the Elephant

As Told to Will Irwin

ILLUSTRATED BY WILLIAM J. GLACKENS



And Let Me Have it Square in the Face

I GUESS what I have to say about circuses will amount to exposing the show business. People in general know very little about it. They suppose that the profits come from the ticket wagon, with perhaps a little extra for short change, peanuts and pink lemonade. As a matter of fact, eight out of every ten dollars of profit have come in the past from confidence outfits and crooked gambling games, which follow the show and are as much a part of its business as the elephants. I know a retired circus man who is living quietly on the interest of a million dollars. Three-quarters of that, I figure, he made from the gambling games. Another old-timer pulled out with a fortune, which he has multiplied many times in real estate and theatrical investments. I believe that he made all his early fortune out of the graft end of his business. The three big shows which have survived—Barnum & Bailey, Ringling Brothers and Buffalo Bill—have never allowed gambling. This proves what I've said before—the honest game is the long game.

As a general rule, the smaller the circus the more corrupt it is in this respect. Many of the little ones have been run by confidence men simply as blinds for skin games. In my time there was a regular system of profit-sharing between the gamblers and the show. At the head of the outfit stood the "fixer," whose job it was to bribe or stall city officials so that the gamblers could proceed with reasonable security, and to square it with the suckers. He got ten per cent of the gross profits—and he earned his money. The rest was divided on various plans, but the circus usually got from thirty-five to 'forty per cent of the net proceeds from all games.

Wheels Within Wheels

THE show which I joined first was a smaller edition of one of the big circuses. It traveled under another name, but under the same management. The main show in this combination was somewhat cautious about gambling. The little show ran it wide open. Hambridge, my first boss, for whom I worked as booster handler, ran the O'Leary Belt. If you have never seen this game worked it will be hard to describe it to you. The operator stood in a buggy. Cocked up in front of him was a circle of little boxes, strung around a wheel. He lifted the covers of the boxes and showed that one box contained a ten-dollar bill, three or four five-dollar bills, and a few more, one-dollar bills. The rest were empty. Then he closed the covers, spun the wheel, and let the players touch, with a buggy whip, the boxes which they thought contained prizes. The first stake was fifty cents; but by working the old "conditional" racket you could make a soft sucker double and double until he had his whole pile staked.

There was a false back and an inner wheel in this apparatus; that was why it was set up in a buggy—the height prevented the players from seeing the inner wheel at work. The operator controlled that inner wheel from a knob concealed in some inconspicuous place about the apparatus. So after the outer wheel had stopped and the player had picked his box, the operator, by turning that inner wheel, could make him win or lose exactly as he pleased.

The Booster and His Business

GOOD, scientific boosting is the secret of success in such a game. The smart granger is disposed at first to regard the proposition as a fake. But when he sees Hiram Jones' boy come up and play and collect he begins to think that there is something in it. As booster handler, I picked up four or five men in every town we struck, and gave them two dollars apiece and a ticket to the show for their services. I'd have them grouped around me—two or three in front and one on each side—just where I could whisper them directions and pass money back and forth. It wasn't an easy job by any means. It needs as much art to steer the boosters properly as to run the game itself. You must know how to pick your suckers, how to see the opening to his mind like a flash of lightning, and how to choose the psychological moment to have your assistants pull off big winnings. It is a great term, that "psychological moment." To know it when it arrives is the kernel of the business of grafting.

In the first week I made a big mistake and learned a lesson. The boss told me to watch the boosters carefully, and take away their winnings the moment they collected, because some of them might walk off with a big wad. I said, "They haven't got the sand, those fellows." "Never you mind," said Hambridge; "you collar them just the same." Right after that I got interested in leading on a country sport. I tipped off one of my men. The booster kept doubling and winning until he had fifty dollars. The sucker bit, and lost fifty dollars himself; after which he raised a big row and I had to stall with him to keep him quiet. When I had lost him I looked for the booster who had made the winning. He was gone, and I never saw him or the fifty dollars again. Well, sir, I don't know when I ever felt so bad about losing a little money. I wouldn't have minded dropping it on faro, but to be done out of it that way!

That was my last mistake. I made myself so useful that they gave me an interest in one of the shell games. I had no more than started when the big row broke out. Circus grafters have to be fighters; the trouble with them is that they will fight for the love of it even when a row is bad business. And that was an exceptionally tough lot—Hambridge was about the only decent man among them. The head shell-worker had done time for manslaughter. He lost his foot through an accident in the penitentiary, and got pardoned out on account of it. Another, whom we called the Shanghai Kid, was a dope fiend, and not ashamed to admit it. When the stuff was in him he was pretty dangerous. At Fairbury, one Sunday afternoon, the kid and some of his pals got into a row in the park. They drew some of the town boys into it. It grew into a riot. That made so much talk that news of it reached the manager of the big show. He said, "If those fellows can't behave there is no money in them." And the next thing we were all fired.

Working the Railroad Trains

I PIECED out the season playing high hands on railroad trains. That was a good game once, but it had a short life. I can remember, though, when twenty or thirty gangs played it. Euchre was as popular then as bridge is now. We traveled together, Bill Ireland and I, and met, as old friends long separated, in the presence of the sucker. We'd get up a four-handed euchre game. When we got ready for the joint ["the joint" is a term used by confidence men to describe the actual operation by which the victim's money is taken away] I would deal my partner three kings, say, and myself three tens. My partner would laugh and say:

"I'm sorry we aren't playing poker."

"So am I," I'd say. "Suppose, with the permission of the rest, we pass this deal and make it a poker show down."

"I'm on for a five," my partner would say. We'd show down, and he'd win.

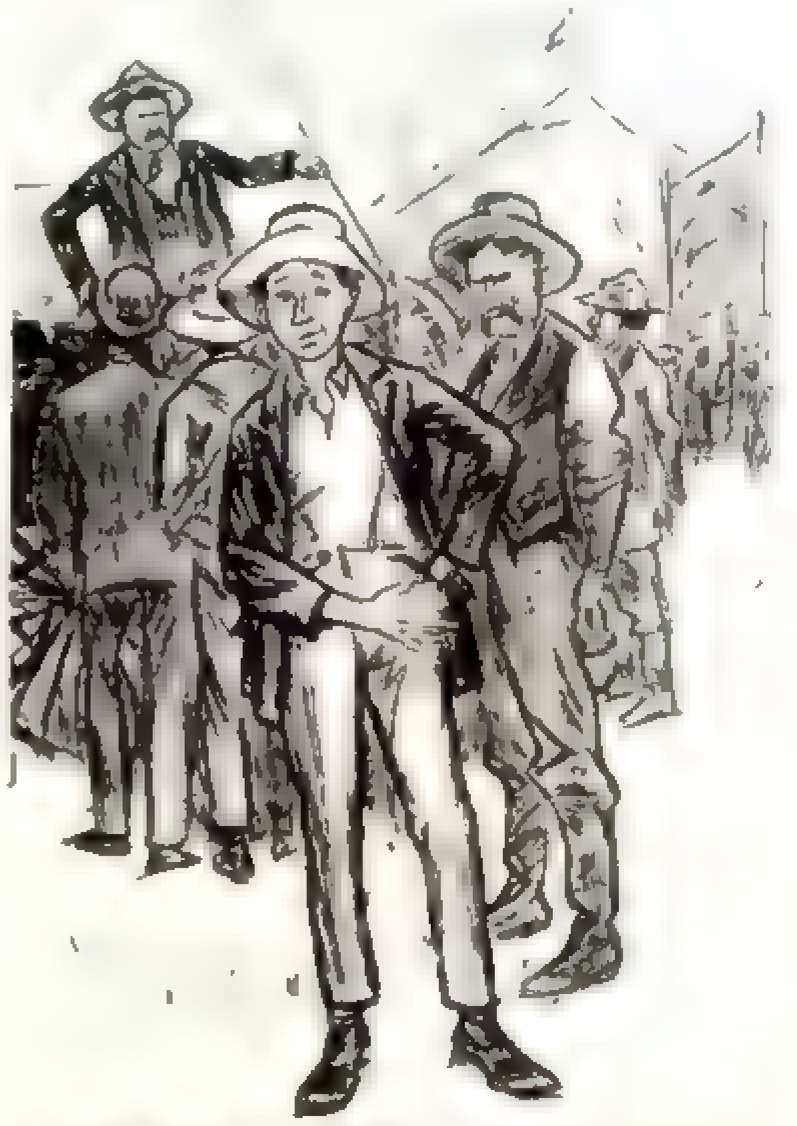
Perhaps we'd do it again before, off toward the end of the sitting, I'd give the sucker a big hand and myself a bigger, and lead him on to play all his roll.

The following winter I did the last thing approaching straight business that I touched for twenty years. I fell in with a newspaper man whom we will call Howard. He was traveling through Ohio and Indiana soliciting advertising write-ups, and he thought I would make a good assistant. I joined him—not for the money in soliciting but on account of the blind it gave me for poker cheating. I will say that I landed more straight business than he did. He is editor of a city newspaper now; and I don't think he suspects yet what his assistant did when we parted of nights. At Hillsboro, Ohio, I beat a New York diamond salesman out of his wad and three of his best samples—a private game of poker—cold deck.

I got acquainted, on that trip, with one of the nicest, whitest girls I ever knew. She thought I was perfectly straight; and whenever I came to her town I was. I hadn't the heart to do any grafting in her neighborhood. The last time I came to visit her I found she had typhoid fever. I thought it all out, and determined to go away right there and never let her know where I had gone. It wasn't right for me to stay friends with her, because she was straight and white, and thought I was on the level.

And when spring broke I was back with a circus again.

This was a little, crippled, wagon-show. The man who owned it had been in the circus business years before, but not long enough to learn it thoroughly. He'd made some money with vaudeville houses and used it to go back to the circus business,



But When He Sees Hiram Jones' Boy Come Up and Play and Collect He Begins to Think That There is Something in It which fascinates every one who touches it. At the very beginning he was cheated on his stock. His horses were bony old plugs who had been starved all winter and started out in bad condition for a hard summer's work. Before we had traveled a week they were dropping by the roadside, and we commenced to be late with our engagements.

I began as fixer. Then the man with the gambling privileges proved to be no good. I volunteered to take that job in addition to my fixing. I managed to find a fair O'Leary Wheel man, a good shell operator and a passable head booster from among my acquaintances on the road. In a week or two the games were just about the whole show

It was a terribly hot, dry summer. More and more horses died. We hadn't the ready money to replace them all, and that overworked the stock we had left. We were forced to cut out towns in which we'd been billed for three weeks, simply because we couldn't keep to our schedule. We lacked experienced men in every department—it was all gilly help, with no one to educate the new hands. And the Boss was simply incompetent. There come times when a man has to take hold himself, regardless of his official position. My end of the show was the only bright spot, but every cent I made I poured back into the treasury to pay salaries and to kill attachments for feed and supplies. So I promoted myself to be general manager.

Introducing Jakey, the Grafter

TROUBLES began to multiply just after the Fourth of July. We were playing along the Ohio River, making toward Iowa. The Boss had gone to Chicago to see about raising money. I was in practical charge. As we pulled up stakes in the early morning of the fifth, dead beat from the extra work of a holiday performance, I rode past the cage which held our two best lions—we had only three. These were fine young males. I noticed that a boy was driving them. As I passed him I asked:

"How's your stock?"

"All right," he said. I had referred to the lions; he took it that I was referring to the horses. I thought it strange that the menagerie superintendent would leave the lions to a kid, but I had other things on my mind, and I rode on forward.

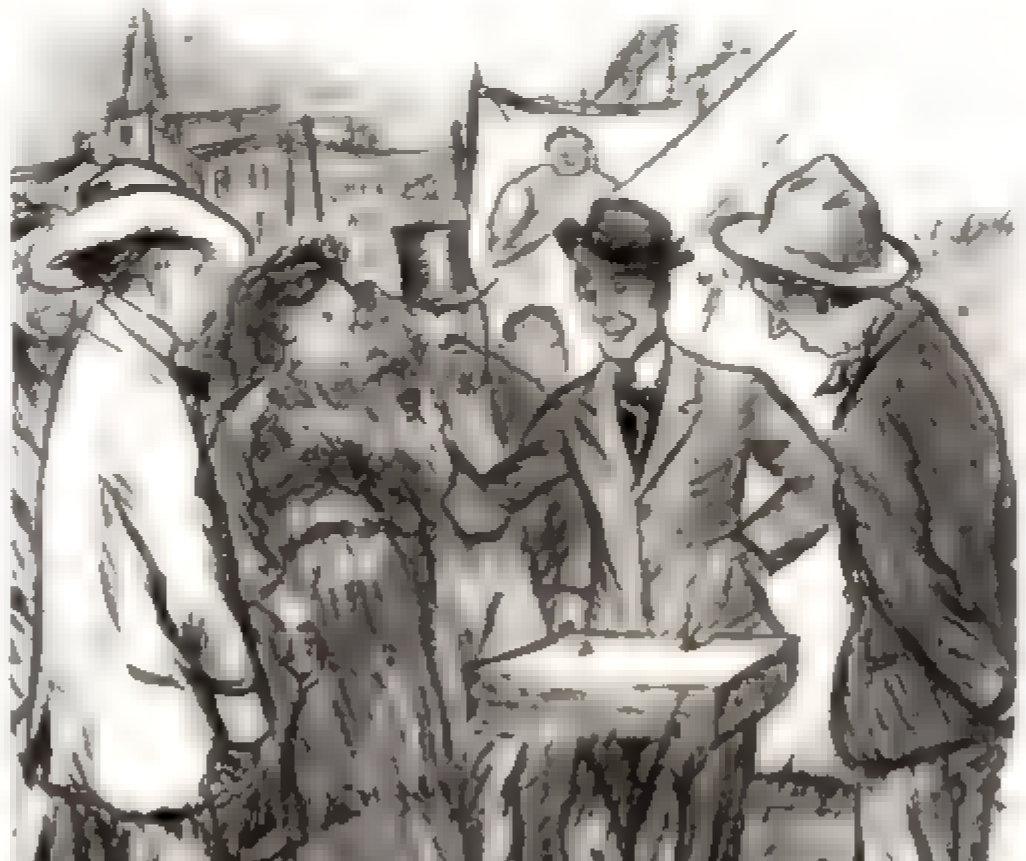
When we made camp the superintendent came to me with his face all white, and said:

"The lions are dead"

The regular lion man had gone on a Fourth of July bat, and was dead to the world in the cook-wagon when the show moved. They'd put on the boy because he was the only extra hand. He had carelessly closed the ventilators at the back. So the lions crowded up to the front ventilator for air; and when they began to roar he had kicked it shut to keep them quiet. Then the lions just naturally lay down and died of suffocation.

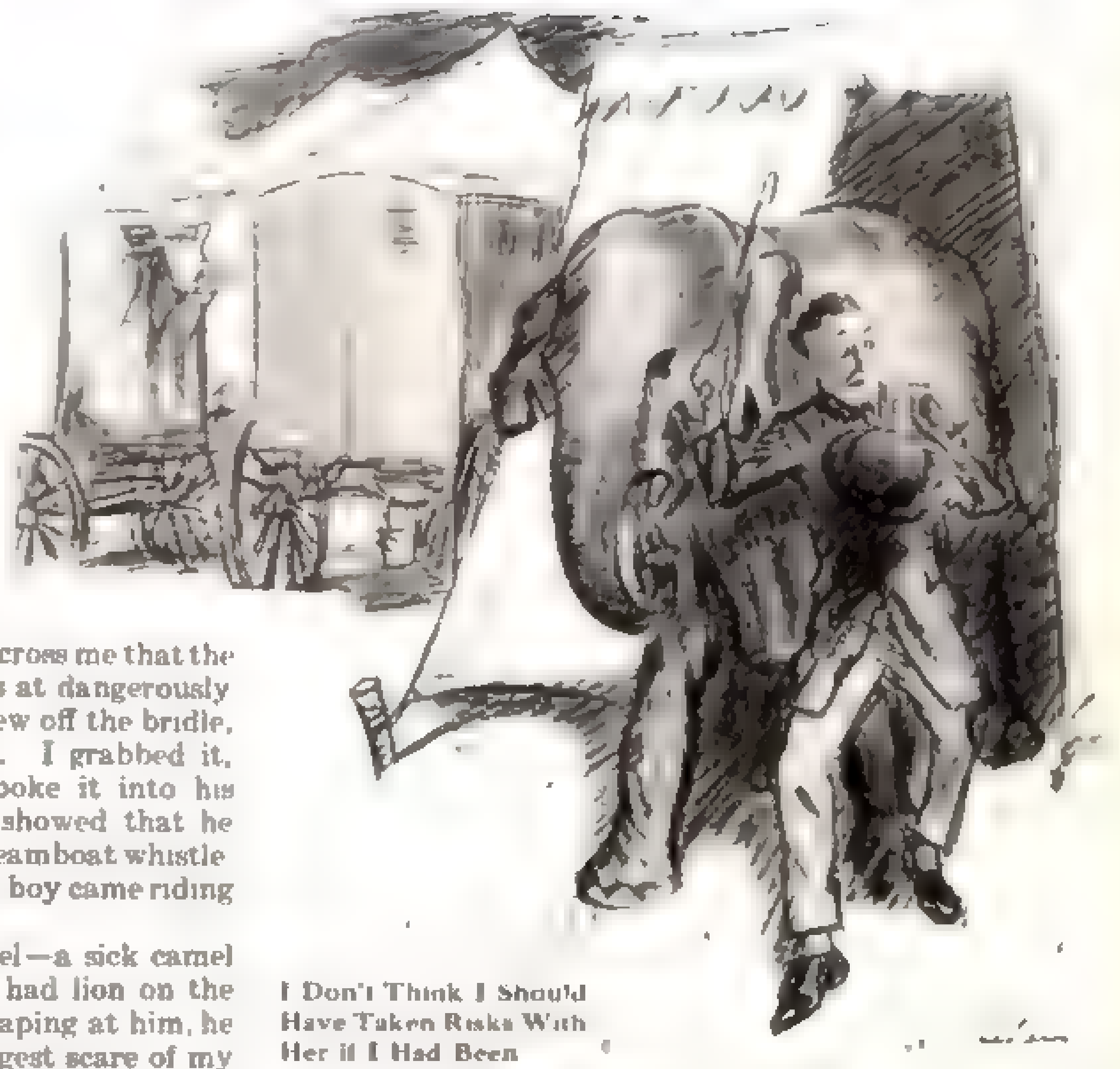
It wasn't my fault, and neither was I responsible, being only practical and not nominal manager of that show; but it bothered me a whole lot. I hated to think of breaking the news to the Boss.

The next day was a baking, boiling-hot Saturday. Five canvasmen were sunstruck getting up the tent, and the stock was absolutely exhausted. I determined to rest the show over Saturday night and Sunday, and to move to the next stop on Sunday night. As I rode out ahead, selecting a road, those lions stayed on my mind. Actually, I got to grieving over them as if they had been people. It seemed such a deuce of a death for a lion!


I Made Myself So Useful That They Gave Me an Interest in One of the Shell Games

Before dark it began to rain. You don't know what irritation and misery are until you've tried to move a crippled circus on a wet night. I had chosen a road which ran along the bluffs of the river; and as we turned into it I lit a torch and rode up and down, directing the canvasmen who were digging out stalled wagons. I lost a shoe in the mud, fished for it, couldn't find it and went on, mounting and dismounting in one stockinged foot. And somehow, the more miserable I got the more I thought of those two dead lions

A big baggage-wagon got stuck for fair. It made a gap in the procession. I rode down a pitch-dark piece of road to tell the leading wagons to wait for us. All of a sudden, my pony snorted and shied as though he had seen the devil. My stockinged foot flew out of the stirrup, and over his head I went I landed splosh in the mud; my torch fell into a puddle and went out. I caught the pony's bridle, hooked it over my arm, started to jerk him toward me and fell over something big and warm and alive. I put out my free hand—and felt a stiff, scrubby mane. I thought it was a lion. It flashed across me that the third lion had got loose—and there I was at dangerously close quarters with him in the dark. I threw off the bridle, and my hand hit the shaft of the torch. I grabbed it, backed up the hill, and prepared to poke it into his mouth whenever the gleam of his eyes showed that he was coming at me. And I yelled like a steamboat whistle It seemed that a year had passed before a boy came riding along with a torch.


I Don't Think I Should Have Taken Risks With Her if I Had Been Longer in the Circus Business

The thing I had fallen over was a camel—a sick camel whose keeper had gone back on him. I had lion on the brain—that was all. While I stood just gaping at him, he grunted and got up. It had been the biggest scare of my life; and, at the sight of that old caricature of an animal, it turned into the biggest mad of my life. He was standing on the edge of the bluff over the river. I jumped into him with all my strength, and over the bank he went. Later the Boss put him down to my account.

Years afterward I found that camel living peacefully on the town common. It appears that he crawled out of the river and was captured next morning by a milkman, who presented him to the town as the nucleus for a zoological garden.

By the time we reached Davenport, Iowa, we were about all in. I hadn't a cent to show for my summer. The Boss was ready to quit. But there it was, not yet August, with three months more to run, and the gambling worth five thousand a month to me if we could ever get the show clear. I happened to hear that a grafter whom we'll call Jakey was in Iowa just then. To my certain knowledge Jakey had four thousand dollars. I got him by telegraph, and represented to him that, if he would put in his four thousand, we could load on to a train and make a fresh start in the South, where they were howling for a circus that summer. In return, I offered him half of the privileges. Jakey accepted. We proceeded by rail to a Southern city not far from Mason and Dixon's Line.

Working on the Sheriff's Sympathies

THERE our finish came suddenly. At the very railroad yards we were held up by a bunch of lawyers. They had attachments covering every hoof and claw, stitch and splinter. Maybe you don't like the way I talk about lawyers, but you'd feel different if you'd ever passed it out to them from the other side of the bars, the way I've had to do

All that day I stalled around with the sheriff trying to see what could be done. He was a good fellow, and he sympathized when I explained to him that Jakey and I were the two creditors who couldn't recover anything from the wreck. But he couldn't suggest any way out of it. We were short of grub in the cook-tents, and the lawyers wouldn't even make us an allowance for anything to eat. Most of the canvasmen were fed at the almshouse that day. Along in the afternoon, while the sheriff and I were talking it over, I heard the sound of crying in the performer's tent. I went in to investigate. The bareback rider was sitting with her sick baby on her knees, wailing, "What shall I do?" She hadn't eaten anything that day, and had just used up the last of her condensed milk for the baby. I went out and pawned my watch for twenty dollars and gave her half of it. While I didn't do that for a play at the sheriff, it helped a lot to soften him toward me and to make him hate the lawyers. After we'd had some dinner together, I got him to admit that more was coming to me than was coming to the other creditors. When I brought him to that frame of mind I said:

"Now, I'll tell you what I want you to do. Only one elephant in this show is worth a whoop. It's that little Indian, Minnie. Also, there are three or four ring-horses. Those lawyers haven't an inventory. The only person who will miss them if they happen to walk off in the night will be the Boss, and he will keep his mouth shut. Suppose the deputy you leave on guard tonight should go to sleep at his post?"

The sheriff studied quite a while.

"You'll have to make it good with him," he said. Without waiting for anything more I went straight to find Jakey. He had been around the show all day, telling his troubles to whoever would listen. I knew that Jakey, no matter how he hollered about being broke, was one of those fellows who always kept a hundred dollars buried. I told him about the scheme. He was harder to persuade than the sheriff, especially when it came to the hundred dollars. But the more he swore he was broke the more I swore that he had a bill buried; and, after a while, he dug it up from his watch-pocket. I passed fifty to the sheriff for his man, and kept fifty for current expenses.

"Where are you going to sell her?" asked Jakey when I came back and reported that the deal was framed. I had thought that out. I knew a horse-trader in Philadelphia, a former circus man, who would buy stock if he knew it was stolen from his own grandmother.

At midnight Jakey and I proceeded past the sleeping deputy to the menagerie tent. First I cut out the four ring ponies. That was easy. When we got them outside Jakey developed a case of cold feet. He wouldn't go back with me for the elephant, and he didn't want me to go.

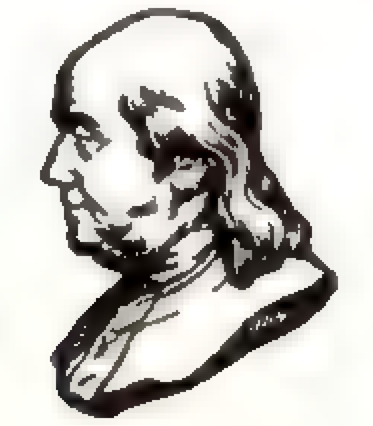
Good-Natured Little Minnie

"LOOK here," said I, "you know what happens to horse-thieves back in our country. Well, you're already a horse-thief. But stealing an elephant is stealing a circus, and stealing a circus is only plain grand larceny. If you don't want her, take those ponies along the road toward Baltimore, and I'll follow on with the elephant." Jakey was only too glad to get his discharge. I led out an elephant pony, tied him to a tent stake, found a hook, and went back for Minnie. She seemed to think the proceeding a little irregular, but some soft persuasion around the ear got her started. I didn't dare hook her under the trunk, because an elephant will sometimes trumpet if you do that. I don't think I should have taken risks with her if I had been longer in the circus business. Elephants are the most dangerous things about a menagerie. Ten men are killed by them to one that gets it from the big cats. But Minnie was a good-natured little thing without a trace of rogue in her. I drove her fast down the road, and in half an hour I caught up with Jakey and the ponies.

I walked Minnie as hard as I could make her go, driving her with the pony part of the time, and, when she lagged, mounting her head and persuading her with the hook.

(Continued on Page 35)

THE SATURDAY EVENING POST



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PHILADELPHIA, FEBRUARY 27, 1909

A New School of Criticism

WE ARE awaiting developments in New York with the keenest interest. An event, or rather a series of events, has occurred there in which we seem to discern promise of a departure of immense æsthetic significance.

The low and ineffectual condition of criticism in the United States is generally admitted by open-minded observers. We have a great number of able critics—some who excel in erudition and insight, and others who excel without those qualities. But the calling itself is of small consideration among us. Its judgments are set at naught. It is notorious that the book which the leading critics condemn is apt as not to be the season's best seller; and the play which the highest authority assures us cannot interest anybody proceeds to interest great multitudes for a long period. Publishers and managers basely take advantage of this situation, and continually produce works in complete defiance of critical opinion.

What we need is a revolution, or an evolution, which will give some binding force to critical judgment. In the New York events there were some complicating circumstances; but the essential facts, as we view them, are these: The critics in question condemned the work of a certain famous manager; the manager persisted in his objectionable ways: the critics then sought him out and punched his head, repeating the operation the next day.

This magazine has done comparatively little in a critical way; but if a really efficient school of criticism is to spring from this New York innovation we shall look about. Opening negotiations with Mr. Jeffries, Mr. Johnson, and Hegewisch's famous literary light, Mr. Battling Nelson, we shall hope to attract a staff of critics whose opinions will command the greatest respect.

The Doctor's Yardstick

A VERY right-minded person is glad to acknowledge his great debt to the medical profession and to modern science in general. But if he has a sense of humor his debt will be all the greater.

Periodically some scientist—not always a physician—rises to urge that the only salvation for humanity lies in artificially accelerating the survival of the fittest, by handing the unfit over to the nearest doctor, who will either knock them in the head or segregate them. Something like this has already been tried with no very reassuring results. Formerly, whatever ailed a person, the learned physician hastened to bleed him copiously. Thus, if he was feeble, debilitated, unfit, a "cull" from the physical standpoint—like Washington in old age, to cite one well-known example—he died under the treatment. Poor Laurence Sterne, a consumptive skeleton, spent most of his life being bled by the doctors and painfully recovering from it. At length science triumphed: they got him, finally.

Under this regimen only the hardy—or those whom the doctors couldn't get at—survived. Yet it is quite certain that the race has not deteriorated physically since medical practice has been so modified that even an invalid can withstand it.

Some subjects are bully to spring on a woman's club. They sound very radical, and consist wholly of sound. Removing people from the stream of life, by knocking them on the head or otherwise, because they don't measure up with the doctor's yardstick of today, is one of those subjects. The doctor had a quite different yardstick fifty years ago, and will have a still different one fifty years hence.

The Innocent Lottery

A CIRCULAR dated at a far corner of Europe and decorated with a royal coat-of-arms, invites us thus: "Everybody is desirous to augment his fortune, and under present-day conditions it is not easy if this is not accomplished by luck or success. Therefore, it is advisable to participate in this lottery (guaranteed by the Royal Government) and not to miss the chance, as the so very small stakes realize the greatest prizes." We may send postal notes, banknotes, checks or bills of exchange.

"Contrary to the German lotteries," says the circular, "this one is twenty per cent more advantageous."

Contrary to the most approved forms of gambling in the United States, the lottery is at least eighty per cent more advantageous. A distinguished speculator has been holding about twenty-five million bushels of May wheat, which is more wheat, by one-half, than has been received at Chicago in the current crop year. The "trade" is considerably exercised—for how is a gentleman, wishing to "trade" in May wheat, to guess whether this speculator will mark up the price about twenty per cent, or let go his line with a corresponding drop in prices?

Minnows in the Iron Trade

"WE ARE not going to join any Buyers' Association," an independent fabricator of steel-mill products writes us. "We cannot see that it could accomplish anything more than the attempt to obtain competition through free trade."

The Iron Buyers' Association (composed of such users of steel-mill products as machine makers, structural iron workers, foundries, stove works, tool shops) proposes to secure, among other things, "a uniform and fair contract covering purchase and delivery of raw materials."

When there was competition among the mills, our correspondent points out, an independent person who secured the contract, say, for a steel-frame building, was promptly waited upon by agents of the mills, each anxious to get the order for the material and ready to guarantee its delivery within a certain time. Now such a person is offered by the Trust and its allies a contract which provides that deliveries shall be "as soon after specifications are received as conditions at the seller's mill will permit"—a reassuring proposition, our correspondent observes, for one who is compelled to make definite guarantees as to when his work shall be completed. This is one of several symptoms which arouse his suspicion that "the big fish intends to eat up the little ones."

Perhaps our correspondent overlooks the well-known fact of natural history that to eat up the little ones is the function of the big fish; that is precisely how he thrives.

The World and His Neighbor

WE ARE going to build a dock. Considered merely as an engineering feat, it is nothing tremendous. It would amount, for example, to only a good, healthy flea-bite in the Gatun Dam. But it has the place of honor in our newspaper, with the biggest scare-head the office can afford, far outranking various trumpery doings at Washington, New York and Tokio. Indeed, the outlook for local celery culture gets four times as much space and ten times as good a position as the proceedings of the President-elect. From now on we will discuss messages to Congress, Japanese war scares, Mr. Harriman, Salome and other staples of polite conversation; but if you see a man bending over, with glittering eye, hammering his left palm with his right fist, you may bet that he is talking about the dock-bonds election in April.

There is another town, a long way off, and the first column, first page of its newspaper is about the new barrel-stave factory, which is almost as good as assured. Next comes the improved time-table on the interurban road, after which there is something about Taft.

Not that we mean the slightest derogation of Mr. Taft. We mean only to suggest the proportion of things. Scarcely could the best of Presidents increase our own happiness to the same degree that the new dock and the improved time-table on the interurban road will.

Getting the Most Out of a Name

NEW YORK CENTRAL stock advanced in the neighborhood of fifteen per cent because Mr. Harriman was about to become one of the directors of the road. This was not because the property could expect to enjoy any exclusive share of his attentions, because Mr. Harriman's managerial genius is now diffused over railroad properties aggregating about seventy thousand miles in length, or substantially one-third of the total rail system of the United States. The appreciation was due simply to the fact that the Central thus comes distinctively within his sphere of influence.

Upon the reasonable assumption that this happy position enhances the value of a railroad fifteen per cent, it is easy to see that, if Mr. Harriman should take in, adopt, or lend his countenance to the remaining two-thirds of our railroad system, there would ensue an increment of value to the imposing amount of six hundred million dollars actually exceeding the value of the wheat crop. In short, we are letting one of our greatest natural resources go partly to waste. We are utilizing it to only one-third of its total potential worth.

Not, be it understood, that Mr. Harriman can run a railroad any better than anybody else, speaking in general terms. The marooned two-thirds contains roads quite as ably managed, and with as fine records of growth, as any Harriman property. But with Mr. Harriman on the board there is always the enchanting possibility of some such colossal and vastly profitable operation in stocks as the Northern Pacific deal, or as the rise which preceded Union Pacific's ten per cent dividend. That is what the fifteen per cent advance really means.

A Seesaw of Bonds and Stock

IN ABOUT trebling the capitalization of the Chicago and Alton Railroad, it may be recalled, the Harriman syndicate issued some three per cent bonds, some preferred stock and some common stock. The syndicate caused the bonds to be sold to itself at a net price of about fifty cents on the dollar. The bonds were made a legal investment for New York savings-banks, under the old law, and presently were quoted on the Exchange at 94. The common stock was distributed by the syndicate among its members. Owing to its extremely aqueous character it was not very highly regarded as an investment. It sold at 27 the same year in which the bonds sold at 94.

The other day this common stock was put on a four per cent dividend basis, and sold near 70. Making something out of nothing is, possibly, a legitimate function of high finance. But, while the watery common stock has gone up, the bonds have gone down. Their average price last year was nearly twenty per cent below the price at which they were brought out. No doubt they are an excellent security, but on the basis of market value the investor has lost while the speculator has gained.

We mention this instance, because, while other topics are making more noise at present, we hope nothing will distract Mr. Taft from his purpose of securing satisfactory regulation of the issuing of railroad securities.

The President's Salary

MR. ROOSEVELT'S argument for a larger Presidential salary, implying that a poor man may be President, reminds us how greatly we are indebted to the Fathers for their inability to agree on certain points.

This, indeed, was the Fathers' constant embarrassment—how to get the Constitution tight enough without getting it so tight the people would reject it. But for that lucky difficulty Mr. Taft might be obliged to borrow a bundle of bonds from Brother Charley to prove that he is sufficiently "respectable" to be President.

We are indebted to the framers of the Constitution on various accounts, but for nothing more than for their inability to do what they really wanted to.

The Country Merchant's Way Out

A LARGE mail-order house has reported to stockholders that its sales during the six months ending December 31, last, amounted to almost twenty-two million dollars, on which it made a net profit slightly exceeding two million three hundred thousand dollars. The net profit, then—all in cash—amounted to a little more than ten per cent of the sales. It seems to have amounted to a little more than twenty per cent on the concern's capital, or at the rate of forty per cent a year.

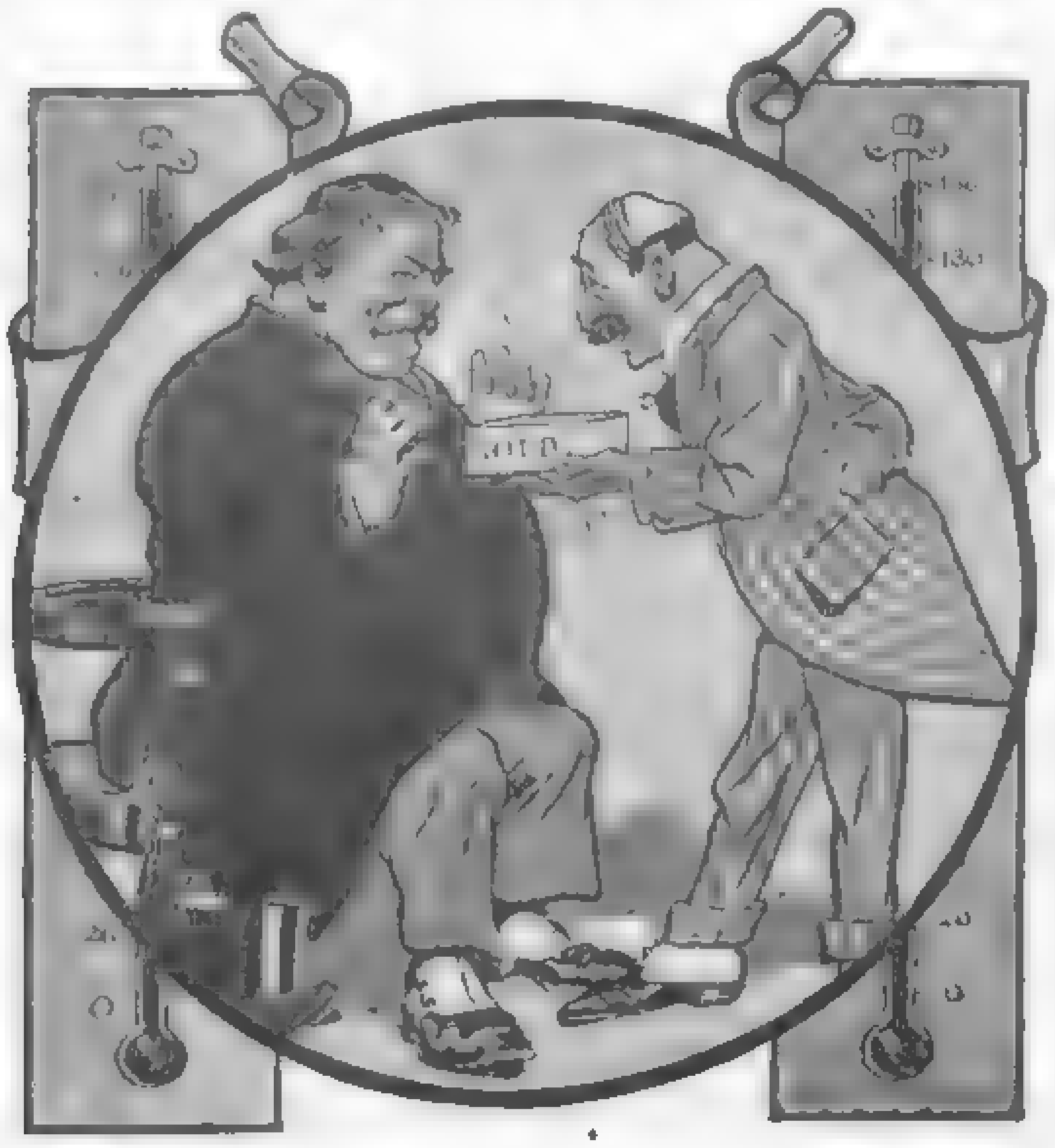
The country merchant thinks the business of the mail-order house is done at his expense. Probably, that view is not wholly sound. Probably, new facilities for trading tend to create trade. Undoubtedly, however, the country merchant does find that considerable business, which would otherwise come to him, now goes to the mail-order house, and the loss concerns him all the more because that is a strictly cash business. The city house still permits him to do the credit business with all the good will in the world

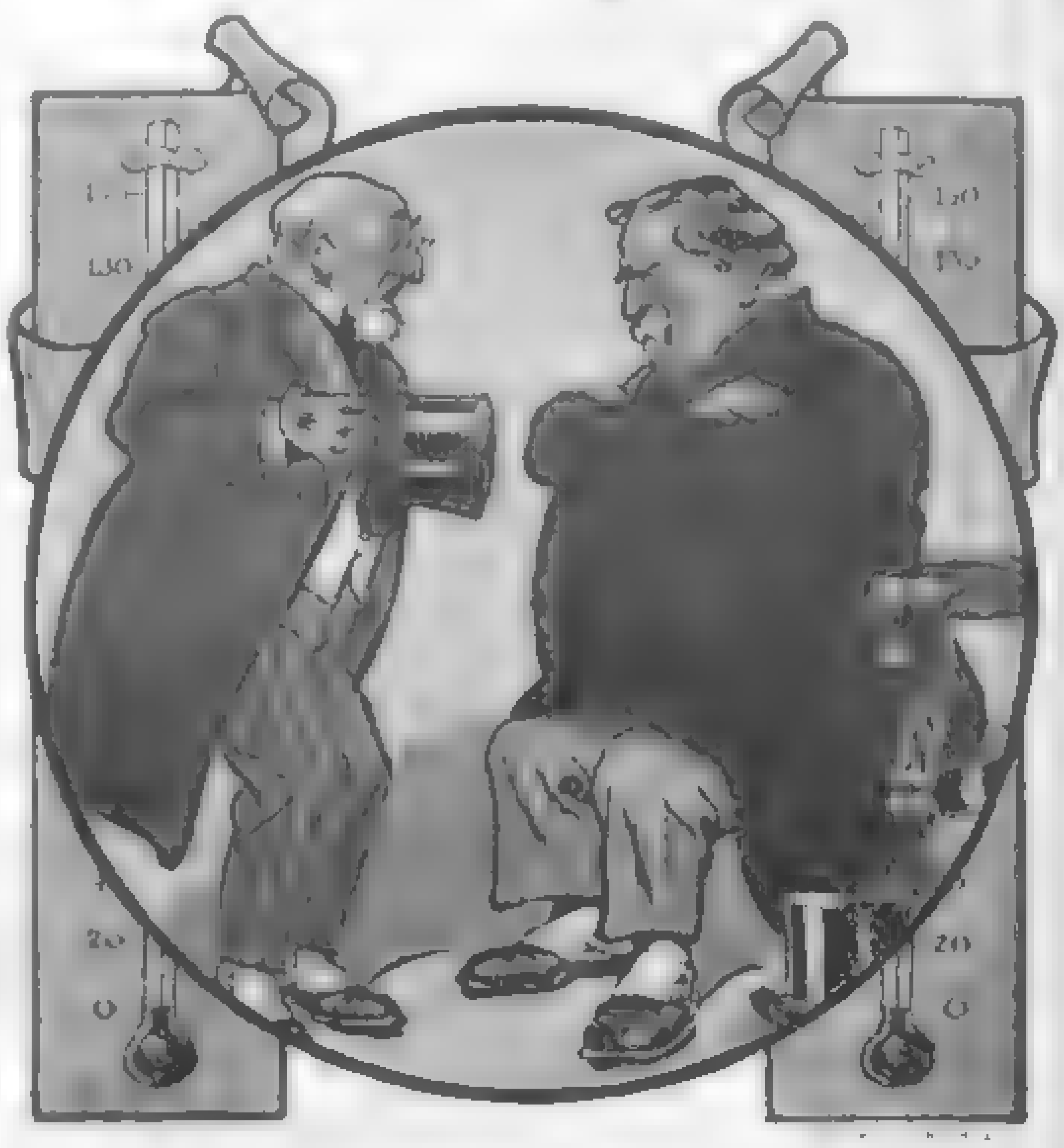
The margin of profit mentioned above is a very good one. A net residuum, in cash, of ten per cent of gross sales would probably be considered satisfactory by most retailers

Organization is, in the opinion of many, the country merchant's best defense against the mail-order house. There is already sufficient organization to exert, for example, effective opposition to a comprehensive parcels post. But that, after all, is merely obstructive. Organization for coöperative buying looks more promising.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great





America's Most Distinguished Private Citizen—Valedictory

SOME years before his untimely and lamented death, Mr. John J. Thucydides, of Athens, Greece, R F D., Route No. 2, elucidated the broad, general theory that history is philosophy, taught by examples; which was generally conceded to be quite true, although few of his fellow-countrymen knew what it meant. Not more than half a century later, Colonel D. D. Dionysius, of Halicarnassus, on an idle afternoon, while running over Mr. Thucydides' little brochure on the Peloponnesian War, consisting of about a ton of parchment covered with characters as clear as copper-plate (for, whatever else you may say about John J. Thucydides, he wrote a beautiful hand), found this doctrine so boldly enunciated that he grabbed it for his own.

By way of making it stick as original stuff the crafty Colonel added this further thought: "The contact with manners, then, is education."

Brushing aside, for the nonce, the host of brilliant thinkers who have stuck this priceless conclusion in with their own, or those borrowed elsewhere, since that beautiful summer afternoon, with the sunset turning the azure wavelets of the Ægean Sea to gold, when Colonel Dionysius pinched it, behold the Honest Author, who, desiring to impress on the world that contact with manners is, in truth, education, tells fearlessly where he got the goods, thus establishing his innate nobility of character, as well as securing more space than would have been possible if he had employed simple larceny and exploitation of the idea.

But let us proceed to the close examination of this diamond of mentality, let us apply its deep-rooted significance to conditions as they exist today, let us subject to the last analysis—if I do not violate Uncle Joe Cannon's copyright on that phrase—its ultimate dependence on the corollaries of the various ramifications in its inherent pedantuousity (quoting from Bourke Cockran now), and what do we find to be the deepest and most ulterior meaning of that burning phrase: The contact with manners, then, is education?

The Mask of the Genial Giant

WE FIND, dear brethren, this many-faceted truth, this cold and impressive verity, to wit: that any patriot, protagonist, publicist, performer, piker or pretender who thinks it will be easy to put a scheme over on the Honorable William Howard Taft because of the twinkling eye, the cheery laugh, the jolly guffaw, the vast acreage of kindly chins, the hearty and clinging handshake, the sirupy voice, that go with the public's picture of this Genial Giant, to put over a scheme because Mr. Taft is so good-natured, so happy, happy, happy, so filled with the milk of human kindness that he cannot say "No!" is a candidate for all the degrees there are for education by contact with manners, which, as Colonel Dionysius says, is the post-graduate school of life and, a humbler hand adds, politics, also.

That is the fact, the irrefragable fact. Big Bill, the Genial Giant, is a large hummock in a smiling plain, blossoming sweetly every day and crowned with gladioluses and petunias and lollypops and other pleasant things, beautiful in the sunlight and gladdening to the eye. Come lay your tired head on this broad bosom and not only forget your cares but also find surcease for your sorrows—and turn down the page here—do not try to stick a pick into the hummock, for you will discover it is all rock beneath. You cannot do it. The glory of the guffaw and the splendor of the smile are but the outward and visible signs of an interior that can be—can be, I said as flinty as was the face of Henry Gassaway Davis when they asked him to give a million dollars to the Democratic campaign fund because they had nominated him for Vice-President; and those who saw that stern and rockbound countenance on that occasion tell me an obsidian cliff was a custard pie beside it.

Mr. Taft is not an actor—far be it from—far be it from—but he can act. He is a sort of a Corsican Brother in his relation to his new job and the world at large. Weighing, as he does, the mere trifle of some three hundred pounds, net, it is the general impression that he, as every other fat man, is so good-natured he has eliminated from mind and vocabulary "No!" and all its derivatives, synonyms and equivalents. As for Mr. Taft, he lets it go at that in all of the small affairs of life and many of the big ones. But when it comes to refusing to do a thing he does not want to do, or to turning down a proposition he does not believe in, or to asserting a plan of his own, no matter what the opposition may be, there is no hesitation about it. He can manufacture a "No!" or a "Do that!" so forceful and so comprehensive that the person or persons he shoots it at just crumple up and are brushed out.

The Peregrinations of a Patient Person

HE IS a patient man—all big men are—and he is a long-suffering man—so are all big men—and he is naturally of a pacific and conciliatory disposition—as are all big men—but I remember once when a short and obese citizen, weighing two hundred and fifty pounds and standing not much over five feet, armed with nothing but a pewter teapot and a righteous cause, hammered four members of the United States Engineer Corps into the Emergency Hospital and whipped a few Chinamen as dessert. Of course, Mr. Taft would not do that—but he could. And it is not so sure, on second thought, that he wouldn't, if he thought it should be done.

Being a patient and pacific person he went to Panama, to get away, for they were beginning to swarm in on him at Augusta, and he was trying to play golf and tinker together a Cabinet at the same time, two occupations entirely incompatible. Now that he is back, ready for the Presidency, the swarm will become a plague, and we shall observe less of the smile and more of the smite. There are a large number of persons in this country who are thinking how easy it will be to hand a little package and a touching tale to the Genial Giant and be handed back the preferment desired. Many a man is fixing up a little plan for getting something that he hopes to slide across, because Taft is good-natured and grinful. Many a citizen is living on the anticipation that he can laugh his way into the good graces of the laugher. But, oh dear! oh dear! how sad will the awakenings be!

He laughs—certainly, he does—he laughs a lot, because he is healthy and happy and harmonious, but he doesn't laugh because he can do nothing else. Nay, not so! His laugh is hearty and wholesome, but it is no continuous performance. There are hours when Mr. William Howard Taft does not laugh, hours when that smile fades away, when that chuckle does not chuck, when those eyes do not twinkle, but do bore into the person standing by, and when the sirupy voice becomes as hard and chill as cold-rolled steel. Try him once with a proposition he does not like, with a scheme he thinks is shady, with a political proposal that does not carry with it four square sides, and there will be a line of conversation from the Genial Giant that will make you think somebody has turned a six-inch hose on you that spouts incisive language that has been on ice for a month.

He shuts that laugh off so quickly you will think he never cracked a smile in his life. He can withdraw that twinkle in those eyes into the recesses of his head in an instant. It is like a transformation scene in shows like Zoza, the Magic Queen, in days long gone by: beautiful flowers, pretty girls, many-colored lights, the ripple of laughter and the tinkle of fountains, soft music sobbing through the air—oh, joy! And then, bing! and away it goes and out stand icebergs and polar seas and glaciers, and you feel the shivers creeping up your spine. The stage manager does it, you know, and Mr. Taft stage-manages his own laugh and his own radiant countenance and his own gleeful greetings.

Thus, returning to Colonel Dionysus, and his little precept about contact with manners being education, we see that a lot of people who expect to come in contact, always, with the Taft mellow manners are bound to acquire considerable education throughout the course of the next four years. And it is even so, for no proposition based on the diagnosis of Mr. Taft as an Easy Mark, because he looks good-natured and is good-natured, will last as long as it takes to fall off the Washington Monument. He is genial, all right enough, but there are times when he does not work at it. Wherefore, all persons intending to slip something to the new President in the way of a "Ha, ha, Mr. President—that's a good one! Ha, ha—ain't you the josher? Haw, haw—now, I have a little matter I want you to take up—haw, haw ——!" would do wise to be prepared for sudden drops in temperature accompanied by a wide area of depression and a heavy fall of conversational snow. Mr. Taft does his own laughing, always at times when he wants to laugh. It isn't chronic, indeed it isn't.

The Hall of Fame

¶ In his early days in politics they used to call the dignified Senator Hale, of Maine, "Bub" Hale.

¶ Charles J. Hughes, Junior, the new Senator from Colorado, is a great friend of W. J. Bryan.

¶ Senator Frye, of Maine, president *pro tempore* of the Senate, was a great stump-speaker when he was younger.

¶ R. Hobart Davis, Frank A. Munsey's bright young man, used to be a trick bicycle rider with a circus. His present hobby is collecting elephants.

¶ Thomas R. Shipp, secretary of the National Conservation Commission, used to be an Indianapolis reporter, which is where he learned to conserve.

¶ Indiana folks say they used to call the tall, ascetic David Graham Phillips, who is writing some of the best novels that are being written today, "Jumbo" Phillips, because he was so fat

A PUBLIC S

The People's Health or the F

Experts always disagree on scientific questions, and
Soda in prepared foods. Some of them say it is a harmles
authorities of both Europe and America pronounce it a dang

Benzoate of Soda is not used to *improve* any good
that point.

Why, then, do any manufacturers contend for the p
permits a cheapening of the cost of a product through a re
too often of unfit raw material.

All that is necessary to say to any thinking person is
and vegetables and who employ only sanitary methods in
necessary to use any chemical preservative.

Regardless of any controversy between scientists, or
do, H. J. Heinz Company does not and will not use be

That our products—the "57 Varieties"—as well as t
keep, opened or unopened, without Benzoate of Soda, is th
label that it contains this questionable coal tar drug.

MEMBER OF AMERICAN ASSOCIATION FOR THE

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ood Manufacturer's Profit!

so they naturally differ about the danger of Benzoate of
s substance in small quantities, while many other leading
erous drug. Thus a doubt exists about the safety of its use.

rticle of food. There is no difference of opinion on

rivilege of using Benzoate of Soda? Simply because it
duction of food value, employment of loose methods and

that reputable manufacturers, who use only fresh fruit
their preparation (and there are many), do not find it

what any other food manufacturers may desire or
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ose of many other establishments—keep and keep and
e best reason for avoiding any product that shows on the

H. J. HEINZ COMPANY

OMOTION OF PURITY IN FOOD PRODUCTS

A WAITING PATRIOT

Washington Impressions of a Willing Worker Expecting a Job

By SAMUEL G. BLYTHE

THERE is one thing about Washington I don't like, and that is the impression I get, from people I tell I am here waiting for a high official position in the next Administration, that I am a fool.

I was talking to our Congressman the other day, and he turned on me and said: "Now, see here! I don't know what sort of promises you have got or where you got them, and I think you would be in a blamed sight better business back home trying to earn a few dollars than hanging around here rainbow-chasing. But I want to tell you one thing, and that is, if you are determined on staying here keep shy of those grafters you meet in the hotels and at the Capitol. Don't lend them any money, for you will never get it back. There isn't one of them who has any more connection with what is going on here than the Shah of Persia. They are dead ones, down and out. They can't go back home because there is nothing they can do there and nobody has any use for them here. Look out that you don't get into that class. Good-morning."

I think I shall have to give up making that Congressman understand my exceptional case. He doesn't seem to appreciate my position.

I was up at the Capitol when they were fussing about giving the next President a hundred thousand dollars a year. It seems to me that, if I was President, I could get along on fifty thousand dollars a year, but, after I heard some of the talk, I concluded the right thing to do would be to give our Presidents a million a year, although nearly everybody was tickled, apparently, that President Roosevelt isn't going to have the raise. They declaimed a lot about the greatness of the country and the dignity of its office-holders and their worth, and I got quite puffed up thinking about what a prop to the Nation I will be when I get into office. It seems to me that it is a good thing to give large salaries to public servants, and I am thinking that, perhaps, while Mr. Taft is feeling good over his raise he will be a little more generous with me than he might be in other conditions

Side-Lights on the Jap War Scare

However, salary isn't so much of an object with me as the position, for, when I get that, I can work along to something better very easily and I haven't thought much of it, anyhow, because I have been so much taken up with the Japanese war scare. I had about made up my mind that there will be war between this country and Japan, and had decided to wire to Mr. Taft telling him to give me a good job in the army, where I could win fame and fortune fighting the Japs, instead of holding something open for me in an official way. I could see myself leading a regiment in a charge down there by Los Angeles, and I had made a visit or two to some of the uniformers over on F Street to pick out a uniform, when I happened to mention war with Japan to a man I know, named Whibley, who has been here for twenty-five years.

I was all burning up with it, and I said to Whibley: "Looks as if we would have war with Japan pretty soon, doesn't it?"

"What's that?" he asked me.

"Looks as if we would be fighting those Japs in a short time."

"Does it?" he asked. "What makes you think that?"

"Why, the papers are full of it. Look at what they said this morning. The President thinks the situation is critical. He is much concerned. They are discussing it at Cabinet meetings, and there are a lot of people in the country who think war is imminent."

"Let me see that paper," said Whibley. He took it and did not even glance at the Japanese war headlines. Instead, he turned to another page and pointed out a piece to me. "Read that," he said.

I read it and found the piece was about the fight in the House on the naval appropriation bill. There was a provision for two big battleships and some of the members of the House didn't think they were necessary. It went on like that, telling of the protest against enlarging the navy.

"What's that got to do with it?" I asked

"Everything in the world," he said in a sort of bored way. "We always have a Japanese war scare whenever it is necessary to get appropriations for building more battleships." And then he walked away. I shall wait about those uniforms.

As nearly as I can figure it out, this Congress has the jumps, so far as President Roosevelt is concerned. He cannot do anything to please them. If he should send in a message saying: "Good-morning, my dear Congress; it is a fine day," they would figure out it was some sort of a covert insult or a usurpation of authority on his part. They had hardly finished with rebuking him about the secret service business when he put another across on them by appointing an Arts Council to advise the Government on public buildings and statues and things of that sort.

"All this sort of stuff makes Congress roar," said one of my new friends, a man named Slathers, who is endeavoring to pass a little bill about some land out West he claims the Government has taken from him illegally. "It will make Bill Taft roar, too, when he gets into the swing of it. You see, President Roosevelt is sort of disposing of things by last will and testament before he goes out; kind of cleaning up everything he hasn't thought of before and making it all a legacy, either to posterity or to Taft.

"He is leaving Taft a fine bunch of bequests in the shape of suits against almost everybody else in the country, started and not finished. He will hand them over to Taft, and Taft can go ahead and lose them or win them or quash them. If he quashes them or loses them President Roosevelt will be in the position to say: 'Well, I did my best,' and if Taft wins them Roosevelt can say: 'Why, of course; but I started them.'"

That Arts Council business made me interested when I heard Senator Lodge, of Massachusetts, put in two bills establishing a National Academy of Arts and Letters and a National Institute of Arts and Letters. There are to be but fifty members in the Academy, but two hundred and fifty in the Institute. I had heard about the French Academy, and I looked up the bill to see who was in it. Among the names of the fifty for the Academy I discovered those of Theodore Roosevelt and Henry Cabot Lodge, of Massachusetts. Apparently, Senator Lodge is fully aware of his own superior attainments as well as of those of the President.

"The thing I like about Lodge," said Slathers to me, "is the calm manner in which he acknowledges his own superiority. He is absolutely in no doubt about it. Every time he speaks to a person he confers a priceless favor; every time he makes a speech he does it as if he were bestowing on the Senate knowledge that can be gained in no other way; every time he introduces a bill he imparts the impression that here is probably the only measure that should, in any circumstances, become a law. He grants distinction by a nod and destruction by a frown—he thinks. If we could breed a race that would exist always in the same frame of mind that is Lodge's, we should solve the problem of life, for everybody would deem himself better than everybody else and we should all be happy."

A Sleeping Powder for Taft

I watched them canvass the vote for President and Vice-President in the House of Representatives. The Senate came over and the Senators sat around solemnly on one side of the chamber, while the Representatives jammed into the other side. It was a tedious performance. The tellers droned through the States, and there was some applause from the Republicans when the returns from a normally Democratic State that elected electors for Taft and Sherman were canvassed, and more from the Democrats when the few States north of Mason and Dixon's Line that went for Bryan were counted and proclaimed. The tellers flubbed over the returns and everybody looked bored. And after it was over they all went out to the committee-rooms and said: "Well, Big Bill can sleep well tonight. Now it's cinched that he is President."

That set me to thinking, now that the thing is certain, I had better get busy, and I spent a couple of days visiting the Departments. I found a lot of places that look good to me. There are a great many men on the pay-roll who have been there for twelve years, and I cannot bring myself to think they will not be fired and the way cleared for vigorous, young Republicans, like myself, who have borne the brunt of the battle. I said as much to Slathers.

"I am glad you think so," he replied, "but, if you mouse around enough, you will find that most of those chaps are in the civil service and that you can't lift them out of their revolving chairs with a derrick. You've got to aim higher than that."

I hastily explained that I had no idea of going after one of those places; that, of course, my services to Mr. Taft and the party entitled and would get me far more recognition than is embraced in a job as a bureau chief. Personally, I think one of the assistant secretaryships will be about what I shall demand, for those places always give a man a chance to get into the Cabinet. Slathers said I had the right idea, but he grinned when he said it, and, as I didn't want to pick a row with him, I walked away.

A Steady Diet of Celebrities

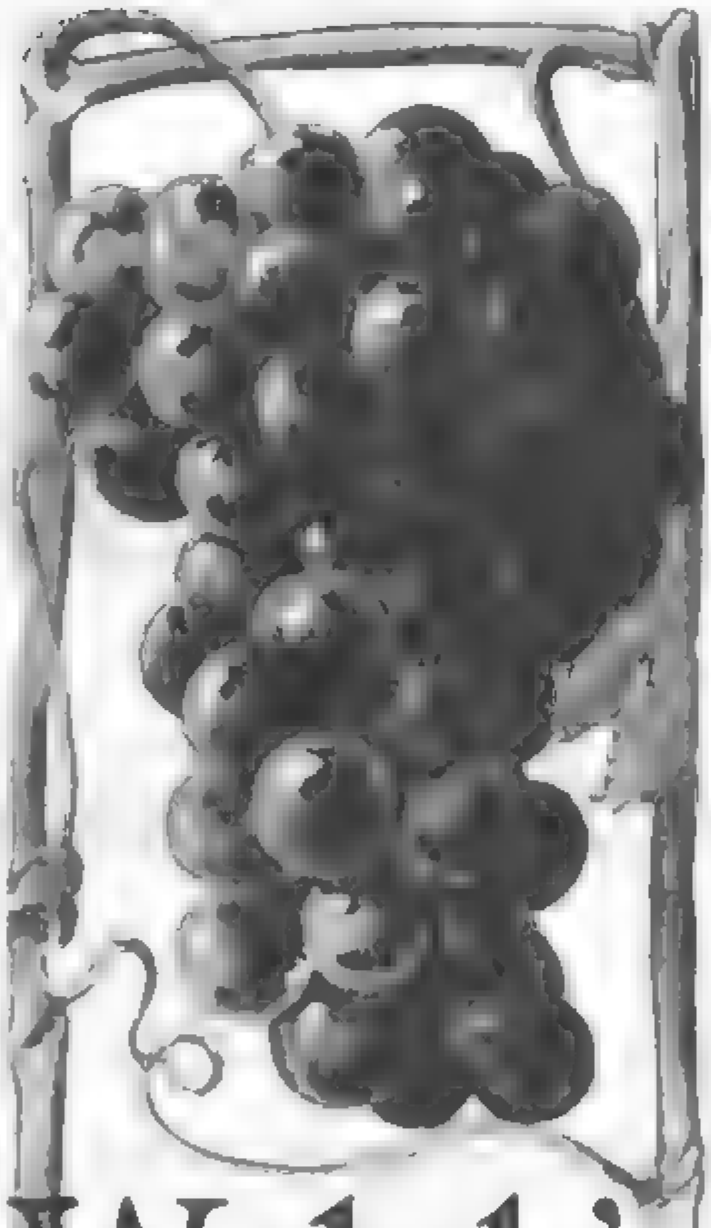
There is so much about Washington you do not understand until you get here. It reminds me of the time I went to Niagara Falls and there was a party of English noblemen there viewing the Falls. I was quite excited about them, for I had never seen any English lords and dukes, and I trailed around after them for a good, long time. I noticed the people of Niagara Falls who lived there didn't pay much attention to them. They glanced up when the Englishmen passed by, but that was all the excitement they showed

I asked one of the residents about it "Huh!" he said, "we people who live here have had a steady diet of such cattle ever since we can remember. We don't get wrought up about them because we are used to them. They are a part of our game."

Well, it's the same in Washington. Once, when our Senator came to our town, we had the brass band out and escorted him to the hotel and stuck around all the time he was there, just gazing at the great man. Why, here in Washington, they let Senators and even the Vice-President go by on the streets or walk into the hotels or through the Capitol without looking around. And to hear them talk about some of the people we have read so much about back in the country would positively scandalize you. I haven't been infected yet. It gave me a thrill the other day when I was walking on the Avenue and the man I was with pointed out Mr. Justice White and Mr. Justice Holmes, of the United States Supreme Court, walking along together, laughing at some joke just like ordinary folks. Those, I thought, are the men who interpret the Constitution. "They walk down every afternoon," said my companion. "Common-looking chaps, ain't they?"

I saw so much of this sort of thing and I had that knowing smile handed to me so often when I said I was here waiting for a place, that I began to think pretty hard, especially after Handiboe, who wants a consular place, told me he had been here a year and asked me if I had enough money to last until next January. These old, sour, disappointed men cannot make a dent in me. It is merely a question of waiting until Mr. Taft gets in.

Still I must make inquiries about Handiboe, and see if he has anything to base that remark on.



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YOUR SAVINGS

The Small Borrower and Collateral

MOST men have had to borrow money at some period in their lives. Great fortunes have grown out of lucky loans. Borrowing is a necessary adjunct to business. In fact, ninety per cent of the world's business is done on credit, which is really a form of borrowing. In the popular mind the borrower is usually pictured as a person in distress who stands, hat in hand, waiting on the lender. Hence the old adage, "the borrower is the servant of the lender." Modern business has reversed this, and the truth of the matter is that the big borrower is really the master of the lender, who not only seeks him out, but also offers him inducements to get his loans, especially if they are on real estate.

Yet when the average man, especially the one without savings or banking connection or other facilities, wants to borrow a small sum the chances are that he will have a pretty hard time to get it. He will either have to make some sacrifice or else pay an exorbitant rate. In either case it is a hardship. What is he to do? In view of this problem which confronts so many people, and the lessons that may be drawn, this week's article will be devoted to the means by which the small borrower may be served.

Different Forms of Collateral

Any discussion of borrowing, whether large or small, must inevitably have to do with the subject of collateral. One is a sort of by-product of the other and one cannot usually exist without the other. Most people think collateral is stocks and bonds —but the term has a much wider application

Collateral is something pledged as security for a debt. It is a security "for the performance of agreements," or "something deposited with the evidence of debt to satisfy the claim of the lender in case of failure on the part of the borrower to meet the indebtedness."

Collateral may be stocks, bonds, warehouse receipts, bills of lading, personal property like clothes or jewelry, household effects like furniture, carpets or books, life-insurance policies, savings-bank books or real estate. The best known and most widely used are stocks, bonds and real estate

The problem of the average man is where and how to use collateral to the best advantage and at the least cost. Down in Wall Street, where call and time loans aggregating many millions of dollars are made each day, the process is easy. The borrower not only has collateral, but also he has ample credit. He is charged the current money rates.

The small borrower, on the other hand, has no credit and the chances are that he has little collateral. Where is he to go? If he is a man with a family, and is confronted by an emergency which requires money, the chances are that he will go to the pawnbroker and use what jewelry he has for collateral. New York has a solution for this in the shape of the Provident Loan Society which meets just such emergencies. Men and women may borrow money from the society on their personal effects at rates of interest never exceeding six per cent. They are given a long time in which to repay. Last year the Society made nearly three hundred thousand loans, aggregating $8,274,000. The average loan was for $27. This is humanitarian pawnbroking. The precedent was established by the municipal pawnshops of Spain, Austria, Italy and other Continental countries.

The small borrower who does not live in a city where such institutions exist is at the mercy of the "loan shark," who lends on salaries, or of the pawnbroker. The men who lend on salaries often charge forty or fifty per cent, or even more. It is unwise to pledge salaries, for, when you do this, you pawn your very means of existence. Experience has taught many men that the average pawnbroker is a cheaper lender than the average agency that lends on salaries.

In this connection comes the subject of interest rate, or the price that the borrower pays for the money. Some States have laws that fix the maximum rate that a pawnbroker can charge. There is a great deal of confusion about the so-called legal rate of interest. Contrary to the general impression, the legal rate is *not* always the highest rate that can be charged for borrowed money. The legal rate is the rate that the court would impose if a judgment to collect an account "with interest" were entered It would be the rate that the court would put on back taxes or a similar debt. If the legal rate in the State where the judgment was entered or the taxes ordered paid "with interest" happened to be six per cent, the defendant or the delinquent taxpayer would pay at that rate.

The maximum rate of interest is the highest rate that can be charged for money borrowed. Any rate above the maximum is usury. In some States, as, for example, in New York and Pennsylvania, the legal and maximum rates are the same—being six per cent. In Alabama both rates are eight per cent; in Illinois the legal rate is five per cent and the maximum rate is seven per cent; in Kansas the legal rate is six per cent and the maximum rate is ten per cent; in Indiana the legal rate is six per cent and the maximum rate is eight per cent.

No man should pay more interest for loans than that fixed by law. The reason unscrupulous lenders obtain excessive rates is that they know the borrower must have the money and, in most cases, the borrower is ignorant of the legal safeguards that his State has placed about his borrowing

The small borrower who happens to have a savings-bank account has an advantage over the man without an account. He has a form of collateral in the shape of his pass-book. Thus the man or woman who deposits a small sum of money each week in a savings-bank piles up a twofold benefit—first a competency, and second a surety for loans. A savings-bank deposit-book is accepted generally as collateral for a loan

The question naturally arises, Why use the savings-bank book for collateral to borrow when you have money of your own in the savings-bank? The reason is quite simple. Suppose that you have $500 in a savings-bank that pays four per cent interest January and July. On the first of April you have illness in your family or have an accident, or some emergency develops which makes it necessary for you to raise $300 at once. You may only need it for a month. Of course, you have $300 in bank, and most people would go straight to the bank and draw out $300. But, in doing so, you would lose the interest that the money has earned from the first of January and the additional interest that it would earn up to the next interest date. It is cheaper to go elsewhere—that is, to a commercial bank—use your bank-book as collateral, and borrow $300 even at a little higher rate of interest than you get at the savings-bank. Thus you maintain the integrity of your savings account and, if the rate paid upon the loan is not too high, really save money by the transaction.

Bank-Books as Security

Savings-bank depositors lose hundreds of thousands of dollars (in the aggregate) each year by withdrawing money from bank for trivial purposes or emergencies when they could use their pass-books for collateral elsewhere and get the money. Savings-banks in New York State are not permitted to lend money on pass-books.

The lesson from this phase of small borrowing is another reason why every person should have a savings-bank account, for it is not only a step forward toward wealth, but also it is an anchor to the windward in case of distress.

There are other resources for the small borrower. He can always borrow on his life-insurance policy. But attached to this sort of borrowing is the risk that he may not be able to pay the loan, and so lose his insurance.

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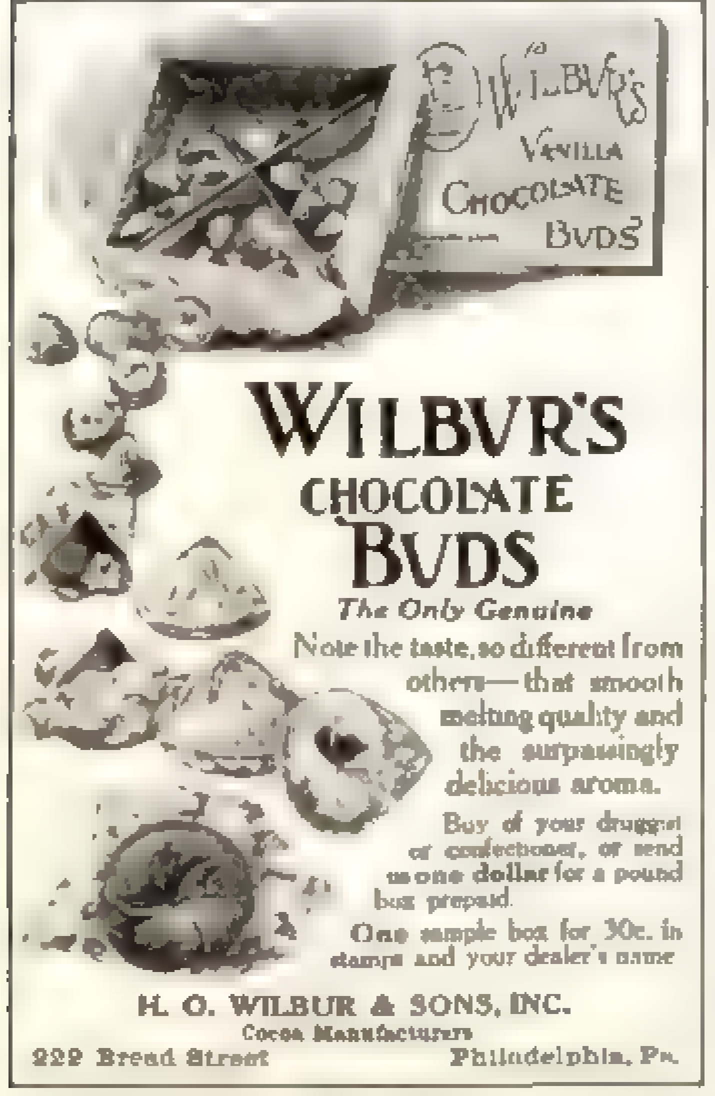

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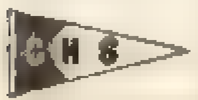

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Let us now take up what might be designated the universal and fundamental collateral, which is real estate. The small borrower who owns a piece of real estate in any sort of fair location can usually get a loan on it. There are many helpful facts that the small borrower on real estate ought to know, for there are as many pitfalls in mortgages as there are in some "get-rich-quick" schemes.

It is important that the small borrower on real estate should get his money from the source which has the best organization for small loans and which can serve him at the least cost. In many cities this service is performed by the large title companies. In New York, for example, the average cost to the borrower of $500 is about $55. This includes examination of title, appraisal, mortgage tax and recording. It is interesting to note that the cost of a $500 loan is the same as a $2000 loan. The smaller the loan the greater the margin between the valuation and the loan. A man must mortgage a $1200 piece of property to get $500, whereas he could get $60,000 on a piece of land worth $100,000.

Many people, especially the small borrowers, sign mortgages without reading the document. This omission has often proved very costly. More than one foreclosure has been caused by a man not knowing what the terms of the foreclosure were. It ought to be an unwritten law for every man to read carefully every paper that he signs. The printed matter is just as legal and binding as that which is written with pen and ink.

The Joker in the Mortgage

Many mortgages are cunningly written for the benefit of lawyers; others have drastic clauses that work great hardship. The item of fire insurance is a good example. Some harsh mortgages contain a clause making the principal immediately due in the event of failure to pay the fire insurance. In many cases such failure is merely forgetfulness on the part of the borrower. The proper clause should provide that the lender pay the insurance and then collect it with the next interest.

The time allowed for the payment of interest is a most important consideration. A liberal mortgage should give the borrower thirty days in which to pay interest and ninety days for taxes. Avaricious lenders sometimes slip in clauses that prove costly to the borrowers who do not read or understand them. Upon one occasion a small New York insurance company took a mortgage on a piece of property. The borrower did not read the document carefully. He was surprised one day to find his mortgage foreclosed. When he came to examine into the matter he saw that the mortgage had in it a clause declaring the principal due in the event of a nonpayment of interest in six days. The man's negligence cost him $40,000. Had he read the mortgage carefully he would have saved this sum.

A second mortgage should always have what is known as a "subordination clause." This means that the second mortgage continues as a second in case the first mortgage on the property expires and a new one is issued. When there is no "subordination clause" it frequently happens that the holder of it refuses to let a new mortgage go ahead of it. This is a serious loss to the owner of the property who is the borrower as well.

It is a good plan for people who own small pieces of property always to keep a certain sum of money in the savings-bank for an emergency. Then when they need cash in a hurry they do not have to mortgage their property. They can postpone the mortgage until they want to build a house, and then get a building loan on it.

It might be well, perhaps, to sum up this article on the small borrower with the remark of a shrewd New York business man who said: "Never borrow unless you can do so at a profit."

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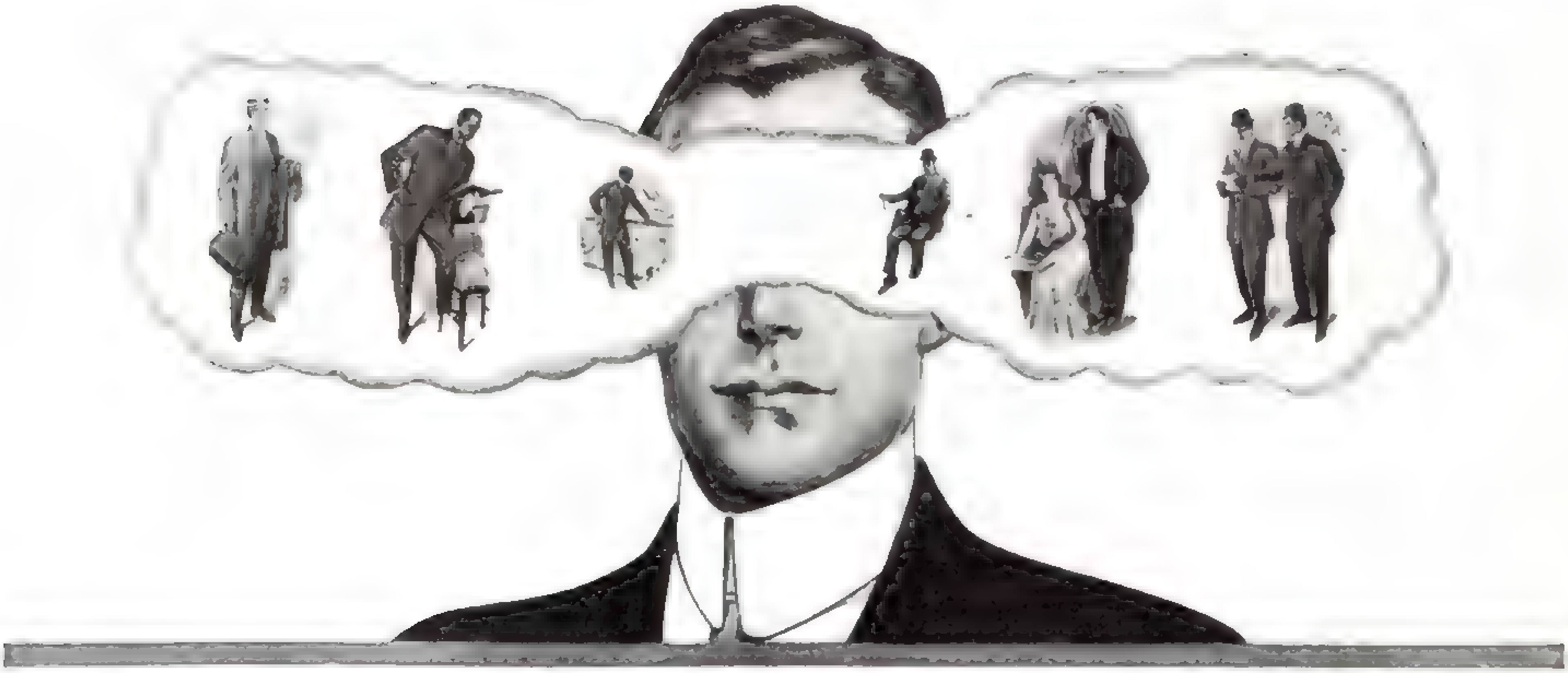

Don't Be *Blinded* By Pretty Pictures

Good pictures of men's clothes are all right. We use them ourselves. But don't be guided by good pictures alone.

Many a man has gone into a clothes shop with a splendid fashion drawing in his mind and has come away with a clothes delusion on his back. For unfortunately, the picture artist does not make the clothes. And you can't *WEAR* the pictures.

Here is a clothes system that has something more than good pictures to offer you.

Here is a clothes system that not only *illustrates* good clothes,—but *tailors* them to your order.

—Tailors them to your individual body measures.

—Tailors them to hug, snug and pat, over every line and curve of your physique.

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—To bring to you, no matter where you are, the clothes refinement and style of Michigan Avenue and Broadway.

—To do for the millions what the high priced Fifth Avenue tailor is doing for his handful of millionaire clubmen at five times our price. We make it an economy to you, not an extravagance, to have the best of tailoring in your wardrobe.

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Where your local tailor buys his cloth by the bolt, we buy ours by the carload.

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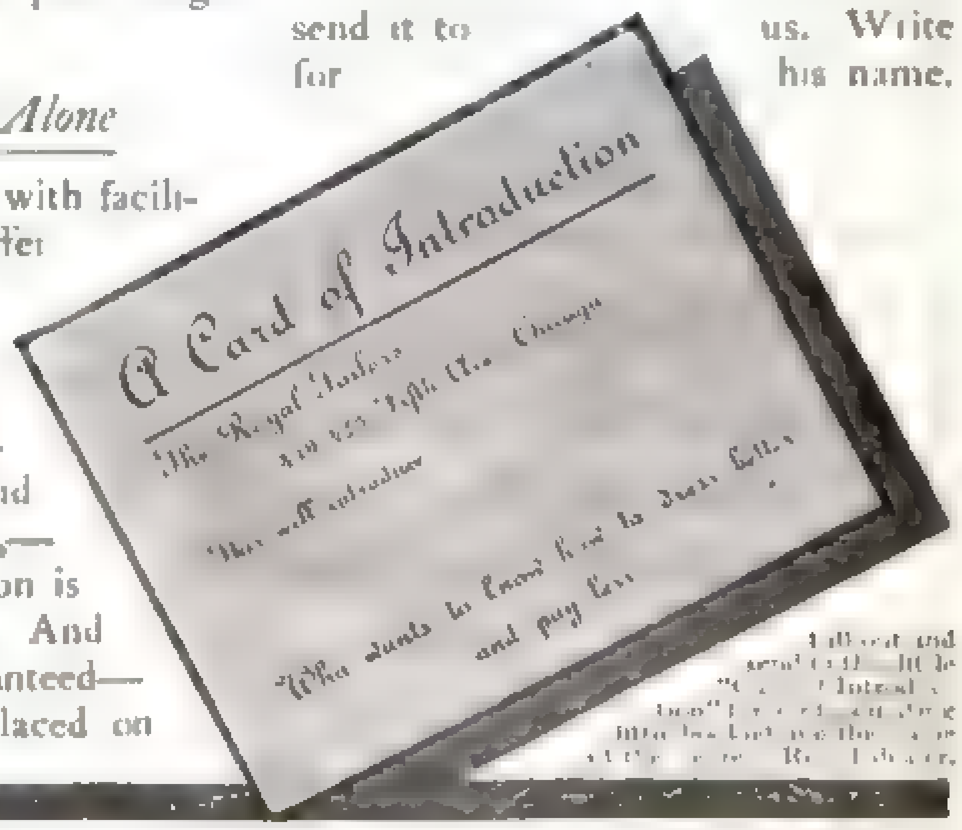
All Pure Wool Alone

Is it any wonder that, with facilities like these, we can offer you something more than picture-promises?

We use over two million dollars worth of woolens a year. Woolens, mind you. Pure wool, all wool,—for not a thread of cotton is used in Royal tailoring. And every suit is legally guaranteed—with a guarantee tag placed on the top button of every coat—warranting it to hold its style and fit until Worn Out.

There is a dealer near you ready to take your measure and send it to us. Write for his name.



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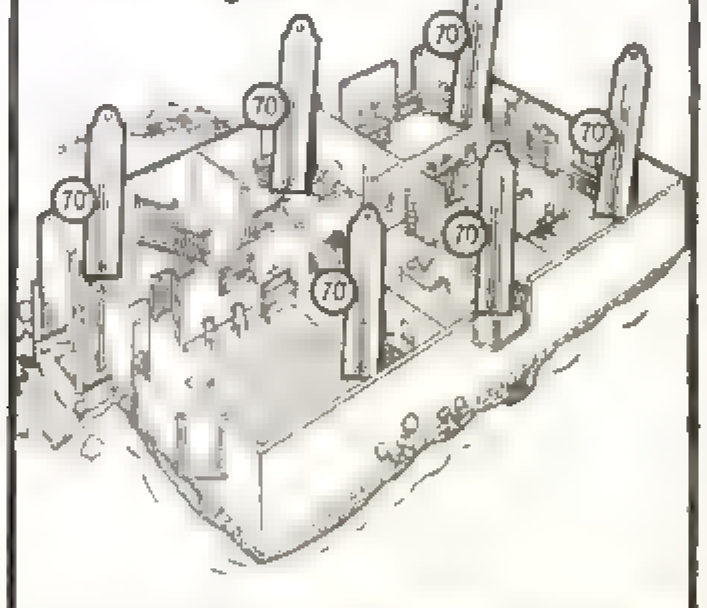

70° is about the temperature you like to have in all parts of your house. You would like to keep it so, steadily, without constantly watching the thermometer and adjusting the draft and check dampers of the Boiler. The Ideal Sylphon Regitherm is a never-failing, automatic servant which will keep a fixed, comfortable temperature in every room, no matter how widely the weather varies. You need only set its indicator hand at the exact temperature you want (at any point desired between 60° and 80°) and the Regitherm holds it there, silently and never faltering, day and night. It prevents chilly underheating; it prevents overheating and fuel waste.

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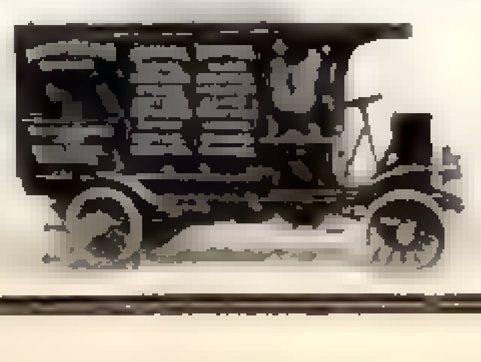


Sense and Nonsense

Valuable Ideas

TWO ambitious young writers in New York heard a well-known vaudeville artist needed a new sketch and went to see him about it.

They found him at the theater and explained their errand.

"Sure," said the variety star, "I want a new sketch and you can write it."

"How about the money?" asked one of the writers.

"Oh," said the variety star, "it is this way with all my sketches: When the writers furnish the idea I give them a royalty, but when I give the idea I pay one hundred and twenty-five dollars flat and own the sketch. Now, I want this sketch for six girls and one man. You see there's the idea; so go ahead and turn it in by Friday and I'll pay you one hundred and twenty-five dollars for it if I like it."

The Dispossessed Heart

Fair Mabel had a dainty waist,
A triumph of the fashion's art,
But, oh, so tightly was it laced
There wasn't room for Mabel's heart.

The hapless heart was in despair;
"I must beat somewhere! I believe
I've heard a pretty girl will wear
Her heart sometimes upon her sleeve."

But Mabel's sleeve clung like a skin
To Mabel's softly-rounded arm—
The beating heart could not squeeze in,
It looked about in vague alarm:

"Well, well! I must try other routes.
Of timid maids I've heard it said,
Often their hearts are in their boots!"
And downward then it quickly sped.

"Ah, this place," said the heart, "I choose!"
Alas, it found no room to beat—
The little patent-leather shoes
So snugly fitted Mabel's feet.

Now, though deep fear the poor heart smote,
It thought: "Sometimes a girl can't sing
Because her heart is in her throat;
I do believe that's just the thing!"

To Mabel's lovely throat it stole,
But once again—poor, luckless wight—
It failed to reach its longed-for goal—
Her collar was so high and tight!

The desperate heart, despairing, sighed,
"There's no place left but Mabel's hat.
Aha! I'm saved!" with joy it cried—
For there was lots of room on that!

—Carolyn Wells.

Mr. Lincoln's All-Collar Shirt

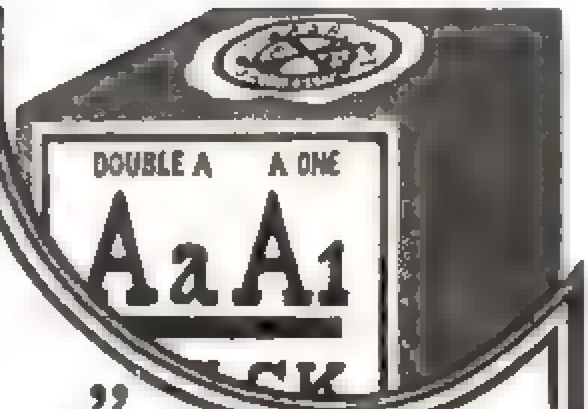
GENERAL J. WARREN KEIFER, formerly Speaker, and now again a member of the House of Representatives, told on the floor of the House a few days ago what he said was President Lincoln's last story. General Keifer said the story was told to him by Samuel Shallabarger, who was a member of Congress from Ohio for many years.

A bill to reorganize the militia of the District of Columbia was up, and Keifer was speaking to it. He said Shallabarger called at the White House on the night Mr. Lincoln was assassinated, just before the President left for Ford's Theater. Shallabarger asked for the appointment of a constituent to a staff position in the Army.

"That reminds me of a story," Mr. Lincoln said. "When I was a young man out in Illinois there was a woman who lived in our neighborhood who made shirts. An Irishman went to her and ordered a white shirt for some special function. The woman made it, and laundered it and sent it to her customer. When he got it the Irishman found the shirt had been starched all the way around, instead of only in the bosom, and he returned it with the remark that he didn't want a shirt that was all collar.

"The trouble with you, Shallabarger," said Mr. Lincoln, "is that you want the Army all staff and no army."

The Ideal Shoe Polish



Bixby's
"Double A-A One"

The following reasons why this new shoe polish should be used will appeal to every careful woman who gives proper attention to her own and her children's shoes:—

Because

Bixby's "Double A-A One" Polish contains no acid, shellac nor varnish, hence cannot crack nor rot the leather.

Because

Being composed of wax and oil it softens and nourishes the leather and at the same time dyes over the worn and scarred spots, restoring color and finish

Because

Being a liquid it flows the wax on in such a thin coating that there will never, in 1000 applications, be an accumulation of polish sufficient to soil skirts or trousers.

Because

Common Sense shows that one application of a liquid rubbed down with a cloth requires less labor than an application of liquid followed by a paste and two rubbings.

Because

Bixby's "Double A-A One" Polish is cleaner, there being no dry powder to fly about the room and settle on carpet, furniture and clothing as when paste is used. In fact there is no other polish with half the good points. 100 shines for 25c and a full size polishing cloth in each package.

If your shoe man is not supplied yet send us 25c for a full-sized package postpaid by mail. Address

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Korrect Shape
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SMART SHOES FOR ALL MEN

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Styles —Korrect for the eye and brain.

Fit —Korrect for the foot and ankle—will improve your disposition.

Quality —Our "Burrojaps"

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TRADE MARK BURROJAPS WARRANTED

GUARANTEE

If the upper breaks through before the first sole is worn through, we will replace with a new pair

All Burrojaps leathers come under this Guarantee.

ACCEPT NO SUBSTITUTES—insist on the Korrect Shape trade mark on sole

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Sold by 5,000 dealers. If yours does not carry them we will supply you—it's no trouble. Send for catalog. DEALERS, write for our special trade catalog of shoes carried in stock.

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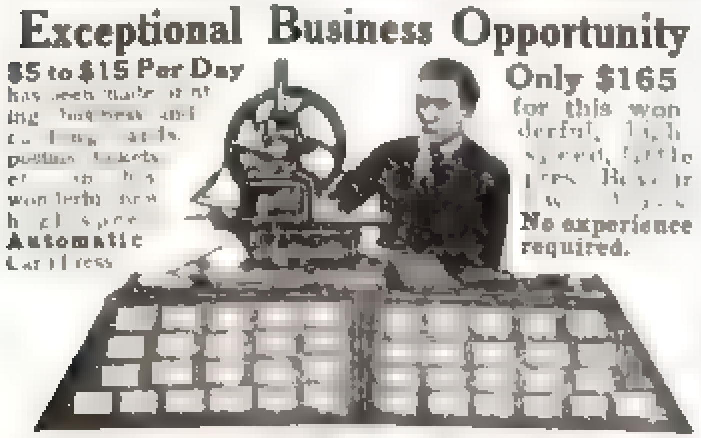

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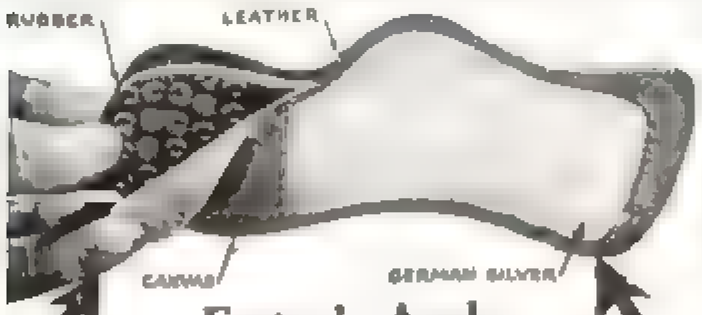

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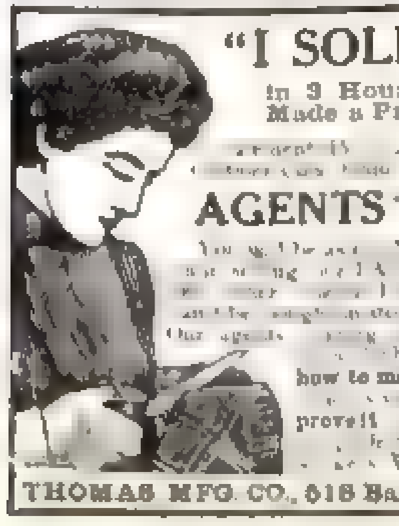

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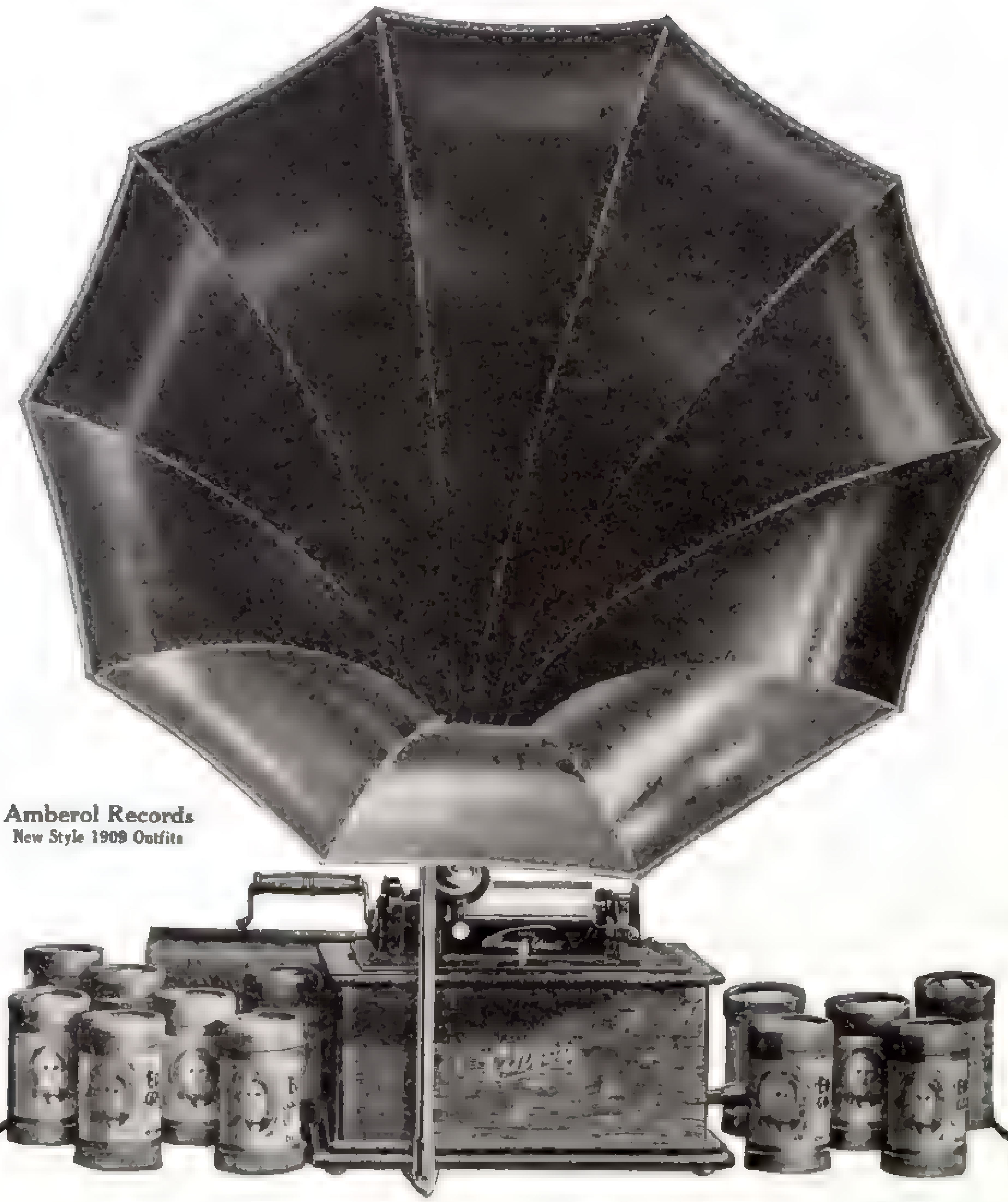

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For almost four years I have been making the most liberal phonograph offer ever known! I have given hosts of people the opportunity of hearing the genuine Edison Phonograph right in their own homes without a cent of cost to them.

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Come let us go
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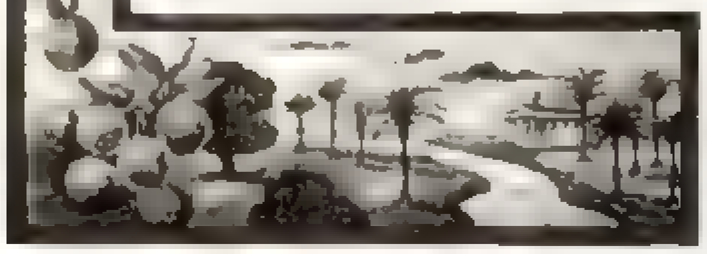

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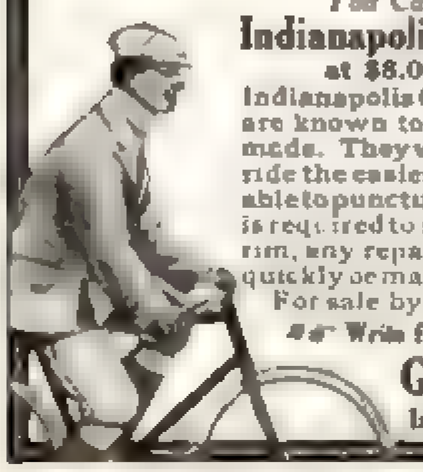

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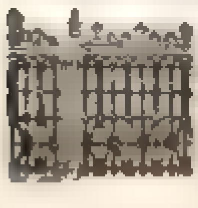

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Oddities and Novelties

Artificial Horsehair

THE horse is getting to be more and more superfluous in this world. Even his hair—hitherto deemed almost indispensable for mattresses and upholstery purposes—is now perfectly imitated by an artificial product.

This product is obtained in a very simple manner, by a modification of the method, already familiar, for making artificial silk. Ordinarily, when such silk is produced the threads of collodion which furnish the counterfeit fiber are exceedingly fine. It has been found practicable, however, to make several of them join together at the moment of their formation, by bringing the spinners into close juxtaposition, the result being one large thread as big as a horsehair.

These imitation horsehairs are just as good as real ones for all purposes. They may be dyed in any color. They are sometimes employed as filaments for incandescent lamps, as well as in the manufacture of gas mantles.

There are at the present time a good many processes for making artificial silk, but the best of them is that in which collodion is used. The fluid is forced out of a tank through spinners, which are made by drawing out glass tubes until their openings are almost inconceivably small. The threads thus produced (becoming almost instantly solid, through evaporation of the ether and alcohol they contain) are promptly caught and reeled by contrivances closely resembling the reels on which natural silk is wound from cocoons.

This artificial silk, dyed in the same way as the natural article, is actually more beautiful and much more lustrous than the latter. It has, however, the disadvantage of being less strong and less elastic—for which reason fabrics made of it are not very durable. Dress-goods of such silk are practically always of mixed material. Either a percentage of real silk is introduced, or else the counterfeit material is used only for the woof in the weaving, some other fiber serving for the warp.

Inasmuch as the chemical makeup of real silk is perfectly known, one might suppose it practicable to reproduce the actual substance and spin it. Up to date, however, experiments made with this end in view have met with no success. But the machine employed for spinning the collodion is, in its essential principles, a reproduction of the spinning apparatus of the silkworm.

Improving on the Copying-Press

THOUGH nearly a century and a quarter has elapsed since the invention of the copying-press, the contrivance, familiar in every office and counting-room, has remained substantially unchanged up to the present time.

Now, however, inventors are getting to work and making improvements on it—improvements so radical as to render it an entirely different machine, far better than the old pattern. The old brush is entirely dispensed with, and even the use of water is avoided. This last point is particularly desirable.

The water is got rid of by employing paper that comes in cylindrical rolls specially prepared for the machine. This paper is already slightly dampened, and there is enough of it on each roll to copy two hundred and forty typewritten pages. To prevent the water from evaporating, the roll is done up in a paraffined wrapper. The paper is in a continuous strip, as wide as the length of a typewriter sheet.

Instead of wetting the tissue with a brush, in the usual fashion, and then putting it into a press with the written sheet to be copied, the office letters are simply fed into the machine one after another, much in the same way as a hand printing-press is fed, and the turning of a crank carries them beneath the paper roll. The written sheets and the paper from the roll come out on the other side together, the latter bearing a perfect imprint.

When as many copies have been made as are desired, a lever is pulled which operates a knife-blade, and with a single motion all of the copies are cut neatly apart, each of them exactly typewriter size.

Money In Soft Drinks!

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are possibly the finest [illegible] fountains ever offered. Yet their [illegible] —heavy beveled French Plate Mirror, electric illumination by five suspended lamps shaded by rich art glass—a fountain to be [illegible]

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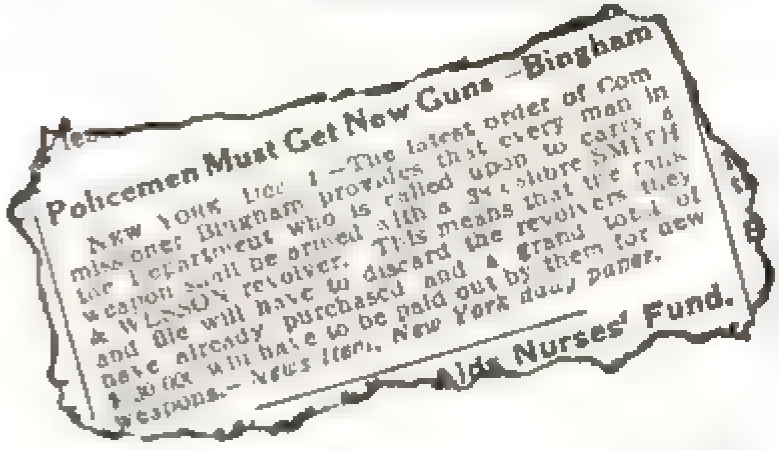

Policemen Must Get New Guns—Bingham
NEW YORK Dec 1—The latest order of Commissioner Bingham provides that every man in the Department who is called upon to carry a weapon shall be armed with a .38 calibre SMITH & WESSON revolver. This means that the rank and file will have to discard the revolvers they have already purchased and a grand total of $30,000 will have to be paid out by them for new weapons.—News Item, New York daily paper.
Aids Nurses' Fund.

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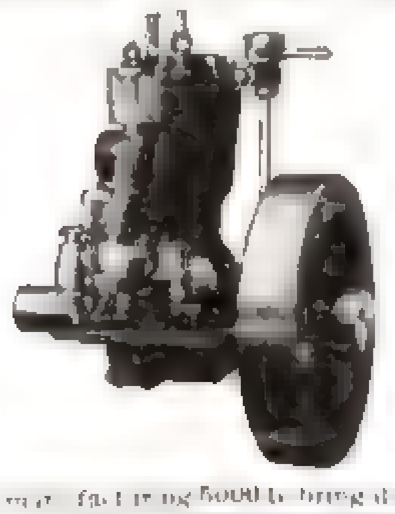

We are manufacturing 5000 to bring down the price to the lowest ever made on a good motor. [illegible]

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"CHICK CULTURE"

[illegible] 80 pages. [illegible]

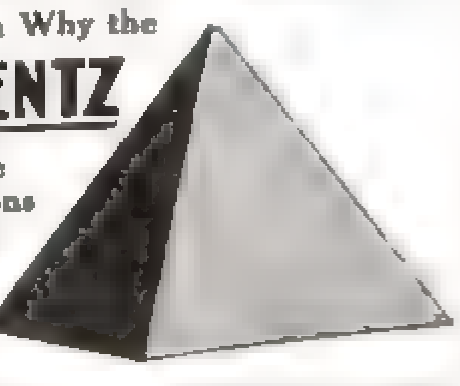
POULTRY HUSBANDRY, Waterville, N.Y.

The Reason Why the

KREMENTZ

Rolled Plate Collar Buttons Outwear all Others

This Diagram Illustrates Quantity of Gold in Imitation Buttons



This Illustrates Quantity of Gold in the Krementz Button

At all dealers. Gold and rolled plate. Insist on the Krementz. If damaged in any way a new one free.
Send for Story of Collar Button

Krementz & Co., 40 Chestnut St., Newark, N. J.

Make Money Making Extracts

I teach you the Synthetic Process for manufacturing Domestic Flavoring Extracts. No ageing necessary, no machinery required, very inexpensive. Easy to learn and the kitchen of evenings your "laboratory"; big profits; my plan is a winner.

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PATENTS that PROTECT
Our 3 books for inventors mailed on receipt of 6 cts. stamps
R. S. & A. B. LACEY, Washington, D. C. Estab. 1869

STRAIGHT BUSINESS

(Continued from Page 7)

My hair's out good and long again and I've gone back on the road to sell the Sciatacata.

Yours truly, QUAGG.

VI

IT WAS the last straw, and the stockholders' meeting which Wallingford hastily called wore the greenish pallor peculiar to landlubbers in their first seastorm.

"We don't need Quagg," Wallingford protested. "Our contract with him covers any rights he has in the title of the medicine, and the mere fact that he is not with us does not need to prevent our going ahead."

"Have you the formula for his preparation?" asked Doctor Lazzier quietly.

"Oh, no," replied Wallingford carelessly. "I don't see that that need stop us."

"Why not?" protested young Corbin. "Our whole business is built upon that formula."

Wallingford smiled.

"We simply must stick to the Sciatacata," resumed Wallingford. "We have all this fine stationery printed, with the full name of the Peerless dope; we have elaborate booklets and circulars about it, and the first delivery of ten thousand labels is here. There will be no trouble in getting up another Peerless Sciatacata that will at least be harmless, but I think that we can do even better than that. I think that Doctor Lazzier can furnish us a good, handy, cheap prescription for sciatic rheumatism."

"Certainly not," protested Doctor Lazzier with vast professional indignation; but he nevertheless winked at Wallingford.

"Never mind," said Wallingford to Corbin; "I'll get the formula all right."

"For my part I'm willing to sell my stock at ten per cent," said Corbin with infinite disgust. He was thinking at that very moment of a gaudy "function" he was to attend that night, one marking quite an advance in his social climb, and he almost dreaded to go. "I don't like to lose money, but, in this case, I'd really rather. This is a dreadful experience."

The rest of them agreed with young Corbin in attitude, if not in words, and it was with considerable sadness that they dispersed, after having decided, somewhat reluctantly, that Wallingford should go ahead with the Sciatacata. Pursuing this plan Wallingford sent away the copy for the bottom half of the great woozy-feeling advertisement.

The following afternoon, however, came the death-blow, in the shape of a most hilarious article in the local papers. In a neighboring city Doctor Quagg had gone out to sell the Peerless Sciatacata, had been caught in a drizzle of spring rain and had been sent, raving angry, to the hospital with a most severe case of sciatic rheumatism. The joke of it was too good. The local papers, as a mere kindly matter of news information, published a list of the stockholders of the Doctor Quagg Peerless Sciatacata Company.

Wallingford, with that item before him, sat and chuckled till the tears quivered on his eyelashes; but, even in the midst of his appreciation of the fun in the case, he wired to the agent of the advertising company to cancel his previous letter of instructions, and to secure him at least a week's grace before forfeiture of the contract; then he proceeded quietly to telephone the stockholders. He found difficulty in getting the use of his line, however, for the stockholders were already calling him up, frantically, tearfully, broken-heartedly. They were all ruined through their connection with the Sciatacata!

"I'll tell you, Fannie," said he at dinner, after pondering over a new thought which would keep obtruding itself into his mind, "this thing of training a straight business down to weight is no merry quip. It's more trouble and risk than my favorite game of promoting for revenue only."

"You keep right on at it, Jim," she insisted. "You'll find there is ever so much more satisfaction in it in the end."

He was moody all through dinner. They had tickets for the theater that night and they went, but here, too, Wallingford was distrait, and he could not have remembered one incident of the play until during the last act, when his brow suddenly cleared. When they went back to the hotel he led his wife into the dining-room, and,

Does Everything

But Hang Out the Clothes

Washes and Wrings by Electricity
Keeps the Water Continually Hot

The THOR At Work Washing Clothes

THOMAS A. EDISON never dreamed that electricity would be made to save woman so much hard work. With this wonderful machine in your home you will never dread wash day again. The hard work and the muss and fuss will all be a thing of the past.

Thor Electric Washer and Wringer

FREE TRIAL—EASY TERMS—FREIGHT PREPAID

The Thor-Electric Washer and Wringer works so simply, washes so beautifully and does it so quickly that it changes the [illegible] of the whole week. [illegible] It isn't necessary to put the clothes to soak over night. In fact, it isn't even necessary to heat the water on a stove. A little heater attached under the metal body of the machine heats the water [illegible] ready for the clothes and keeps it hot [illegible] the entire wash [illegible] the work of carrying the hot water.

In washing, the clothes are placed in a wooden cylinder which turns around in the boiling hot suds a number of times in one direction and then, by itself, without any attention on your part, turns the same number of times in the opposite direction. [illegible] so clean that you need never touch a hand to them — no rubbing of wrist or collar bands will ever be necessary.

The Washer is on casters — easy to move about — will go through an ordinary door. Body is made of metal, cannot warp or leak [illegible] clean and sanitary as a wash bowl. Nothing to get out of order, [illegible] high grade machine [illegible] permanent labor saver and nerve saver in your home. Washes and wrings everything, from delicate laces to blankets, at a cost of 2 cents an hour. Does a day's work in two hours. Saves fuel — saves clothes — saves women.

We furnish **free** with the Thor-Washer a three-roll Wringer. It wrings the clothes by electricity and is really two wringers in one. When clothes are clean you turn a knob, the washer stops, the wringer starts — you wring the clothes from the suds through the lower set of rolls into the rinse water, then without reversing the wringer or [illegible] to it, you simply run the clothes [illegible] the rinse water back through the upper set of rolls. The suds and the rinse water never mix.

After the washing and wringing are done [illegible] the **THOR** [illegible] worker in the house. It gets no wages [illegible]

We know [illegible] the **THOR Electric Washer and Wringer** [illegible] Insert the plug into [illegible] the water and clothes, turn on [illegible] **keep it** [illegible] **if not send it back at our expense.** [illegible] This offer is open to all responsible people.

[illegible] have electric power connection you will want the **THOR POWER Washer** which we furnish [illegible] gasoline engine attached [illegible] The power machine [illegible] Then we have a Hand Washer [illegible]

[illegible] send it today and we will send you our **free** booklet, "The Easy Way" [illegible] — Now

A Suggestion of What the THOR Can Do for You

Agents Wanted for Open Territory

Cut out this coupon and mail today

HURLEY MACHINE CO.
155 S. Jefferson St., Chicago

[illegible] free booklet "The Easy Way" [illegible]

Name [illegible]
Address [illegible]
City [illegible]

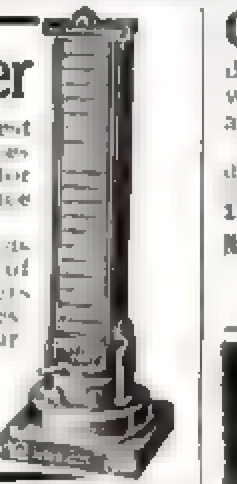
The Little Money Maker

Makes you a **Profit of 140%**. Sells a vest pocket box of matches for 1 cent. Saves giving away of matches. Convenient for customers. Occupies very small space and looks well on counter.

If your jobber doesn't handle it, send us $7.00 for machine and 720 boxes of matches, freight prepaid. Repeat orders for matches at $4.00 per case (720 boxes) f. o. b. St. Louis. Wholesale Prices furnished on application.

Agents Wanted in Every City

Laclede Manufacturing Co.
551 Merchants-Laclede Bldg. St. Louis, Mo



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Sold by sporting goods, drug and [illegible] stores or [illegible] on receipt of 12 cents and 27 cents.

National Cat Supplies Co.
Dept. S. E. P.
East Boston, Mass.

Dealers write for prices.

12 cents and 27 cents postpaid

SHORTHAND IN 30 DAYS

Boyd Syllabic System — written with only nine characters. No "positions," no ruled lines, no shading, no word-signs, no "cold notes." Speedy practical system that can be learned in 30 days of home study, utilizing spare time. For full descriptive matter, free, address **Chicago Correspondence Schools, 728 Chicago Opera House Block**, Chicago, Ill.

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[illegible] years. 902 F St., Washington D C

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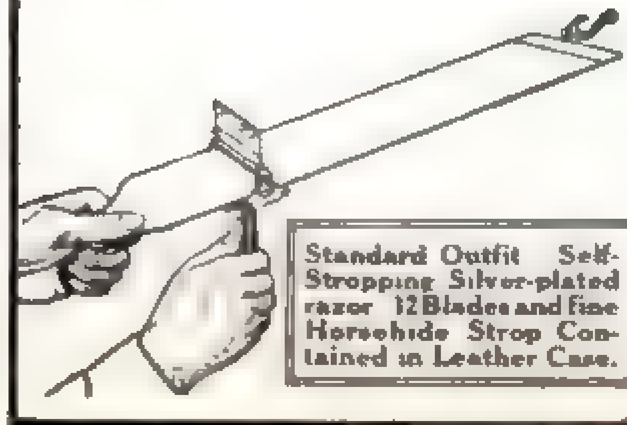
SHOEMAKER'S BOOK on **POULTRY**

and Almanac for 1909 contains 220 pages, with many fine colored plates [illegible] It tells all about chickens, their care, diseases and remedies. All about Incubators and how to operate them. All about poultry houses and how to build them. It's really an encyclopedia of chickendom. You need it. Price only 15 cts.

C. C. SHOEMAKER, Box 000, Freeport, Ill.

AutoStrop Safety Razor Strops Itself



No Taking Apart to Strop or Clean

Blades Always Sharp
Last for Months

Standard Outfit Self-Stropping Silver-plated razor 12 Blades and fine Horsehide Strop Contained in Leather Case. $5.00

At All Dealers or write for Booklet

AutoStrop Safety Razor Co. M'f'rs
345 Fifth Avenue, New York

JANUS
VACUUM BOTTLE

Of course you can get along without the Janus bottle. Didn't our fathers, most of them, get along without furnace heating, running water and the telephone?

But why *should* you do without the Janus? It costs little and its service is great. *Hot* milk, tea, coffee, beef tea, shaving water, or *cold* water, everywhere at any time you want them.

It's a vacuum bottle—with a real guarantee. If 60 days' use of it leaves you dissatisfied—*your money back.* So you can't lose. Strength is its strong point. It's a practical servant, not a fragile novelty. No plaster of paris, which is bound to loosen, is used in an endeavor to make the bottle more secure. Can be sterilized as easily as a milk bottle, and if carelessness should break it, only the glass part needs renewing, for it is separate from the case.

Remember—Janus—Remember
Guaranteed—Remember—Guaranteed

At your dealers, or from us direct, as follows: "Half Pints," $2.50; "Pints," $3.75; "Quarts," $5.75. Different styles of cases.

SEND FOR BOOKLET

Janus Vacuum Bottle Co.

652 Broadway, New York

Factory—10 Beach Street

U. S. Patents 889992, June 9, 1908
[illegible], Sept. 1, 1908

excusing himself for a moment, went to the telegraph desk and sent a telegram to one Horace G. Daw, of Boston, a gentleman of vast experience in the disposal of securities that had neat lithographing for their main talking point.

VII

TWO days later Wallingford called a conclave of the stockholders to meet one Hamilton G. Dorcas, of Boston, who had come to consider taking over the property of The Doctor Quagg Peerless Sciatacata Company. Quite hopefully Doctor Lazzier, young Corbin, young Paley and the others attended that meeting for the disposal of the concern which had already eaten up one hundred and twenty-five thousand dollars in good cash; but when they began talking with Mr. Dorcas they were not quite so extravagantly hopeful. Mr. H. G. Dorcas was a tall, thin, black-haired, black-eyed and black-mustached young man in ministerial clothing, who looked astonishingly like Horace G. Daw, if any one of them had previously known that young gentleman.

"I have been through your factory," said Mr. Dorcas in a businesslike manner, "and all I find here of any value to me is your second-hand bottling machinery and vats and your second-hand office furniture. For those I am prepared to pay you a reasonable second-hand price; say, about fifteen thousand dollars."

It was young Corbin who put up the loudest protest.

"Why, man, such an offer is preposterous! Besides the twenty-five thousand invested in the machinery, fixtures and other expenses, we have spent a hundred thousand dollars in advertising."

Mr. Dorcas shrugged his shoulders.

"What good will that do me?" he retorted. "It's wasted."

Deep silence followed. The stockholders knew that a hundred thousand had actually been paid out for advertising which, of course, was now of no value whatever. Only Wallingford knew that, the contract not being completed, part of it could be rebated, though only a small part, but he was not saying anything. Temptation had caught up with Wallingford, had wrestled with him and overthrown him!

"Yes," admitted young Paley with a long, long sigh, "all that advertising money is wasted."

Young Corbin was figuring.

"Mr. Dorcas," said he, "if you will increase your offer by two thousand dollars I am inclined to accept it and get out of this muddle once and for all."

Mr. Dorcas himself figured very carefully.

"It is stretching a point with you," said he, "but I'll give it to you. Understand, though, that is the last cent."

"I'm not in favor of it," declared Wallingford, thereby putting himself upon the proper side for future reference. "It leaves us with a net cash loss of one hundred and eight thousand dollars. I'm in favor of rigging up some other patent medicine and going right ahead with the business. A slight assessment on our stock, or an agreement to purchase, *pro rata*, among ourselves, a small amount of the treasury stock in order to raise about twenty-five thousand dollars more, will put us in shape to go ahead."

If he intended to encourage them he had gone the wrong way about it. They recoiled as one man from that thought. Young Corbin jumped to his feet.

"You may count me out," he declared.

"Doctor Lazzier," pleaded Wallingford, "you are in favor of this course?"

"By no means," said he. "A lot of my friends are 'on,' and some of my patients are laughing at me. I can't afford it. Take this man's offer. Wait just a minute." He arose to his feet. "I'll make that a formal motion," and he did so.

With no dissenting voice, except Wallingford's, that motion was carried through, and Wallingford spread it upon the minute-books at once. Also a committee was appointed formally to close the business with Mr. Dorcas, and to transfer to that gentleman, at once, all the properties, rights and good-will of the company.

"Gentlemen, I am very sorry," said Wallingford, much crestfallen in appearance. "I still protest against giving up, but I blame myself for coaxing you into this unfortunate affair."

"Don't mention it," protested Doctor Lazzier, shaking hands with him. "You meant to do us a favor."

They all agreed with the doctor, and young Corbin felt especially sorry for Wallingford's contrition.

Immediately after the dispersal of the meeting Mr. Wallingford and "Mr. Dorcas" shook hands ecstatically.

"Blackie, you're handier than a hollow cane in Drytown," exulted Wallingford. "Here's where I clean up. I own over one-third of this stock. I have invested only one cheap thousand dollars over and above my expenses since I got here, and I'll get a third of this seventeen thousand right back again, so the company, up to date—and I own it all—stands me just a little less than what's left of my winnings on that noble little horse Whipsaw. Just wait a minute till I send this off to the advertising company," and he wrote a lengthy telegram.

After he sent away the telegram he remained at his desk a few moments, sketching on one of the proofs of a newspaper "ad" and filling in the lower part.

"Here," said he to Blackie, "is the complete advertisement."

Blackie picked it up and glanced over it in approval. Taken altogether it read:

LAUGH AT

THAT WOOZY FEELING

DRINK GINGEREE!

IT PUTS THE GINGER IN YOU

TEN CENTS AT ALL SODA FOUNTAINS

"Within a week," exulted Wallingford, "everybody in the Middle States will know all about Gingeree. Before that time I'll have Gingeree invented, and the Gingeree Company organized for half a million dollars. I'll put in the plant and the advertising at one hundred and fifty thousand, sell about twenty-five thousand dollars of treasury stock to start the business, then sell my hundred and fifty thousand and get out."

"You'll have to go out of town to sell your stock," observed Blackie.

"Out of town!" repeated Wallingford. "I should say not! With the good introduction I have here? Not any. I'll sell stock to Doctor Lazzier and young Corbin and young Paley and the rest of the bunch."

Blackie looked at his friend in gasping awe.

"Great guns!" he exploded. "J. Rufus, if you have nerve enough even to figure on that stunt, I believe you can pull it off!"

The door of the office opened and Mrs. Wallingford came in.

"Blackie Daw!" she exclaimed. "And so you are in town and mixed up in Jim's affairs! Jim, now I know you're not conducting a straight business!"

Blackie only grinned, but Mr. Wallingford was hurt.

"You're mistaken, Fannie," said he. "You sit right down there, and I'll explain."

He did so. When Wallingford rejoined her in their rooms that evening she had had time to think it all over. She had found no arguments to combat Wallingford's statement of the case. She could not find words to overturn his words, and yet there was a flaw some place that she could not put her finger upon. Knowing this, then, and condoning it, was she not a part sharer in his guilt? Yes, and no. For a solid hour she searched her heart and she could find but one satisfactory answer. No matter what he had done in the past or would do in the future, she knew that she loved him, and whatever path his feet might tread, she knew that she would walk along with him. She had thought at first that she might guide his footsteps into better ways, but now she feared! She knew, too, that in remaining with him she must take him as he was.

And so, when he came to her, she was ready with her customary kiss, in which there was no lack of warmth; nor was there in her eyes any troubled look. He was delighted to find her in this mood.

"I guess you've thought it all over, Fannie," said he, "and can see that at least this one business deal is a dead straight game, just as any good business man would play it."

"Yes," she reluctantly admitted. "I am afraid that business, even straight business, is sometimes conducted along such lines."

But down in her heart of hearts she knew better.

Editor's Note—This is the last of the series of stories by Mr. Chester, describing the early experiences of J. Rufus Wallingford. A new series by Mr. Chester will begin in an early number of The Post.

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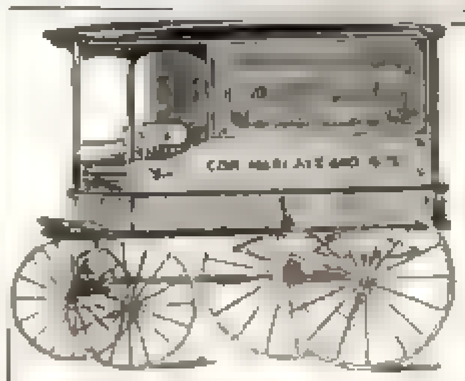

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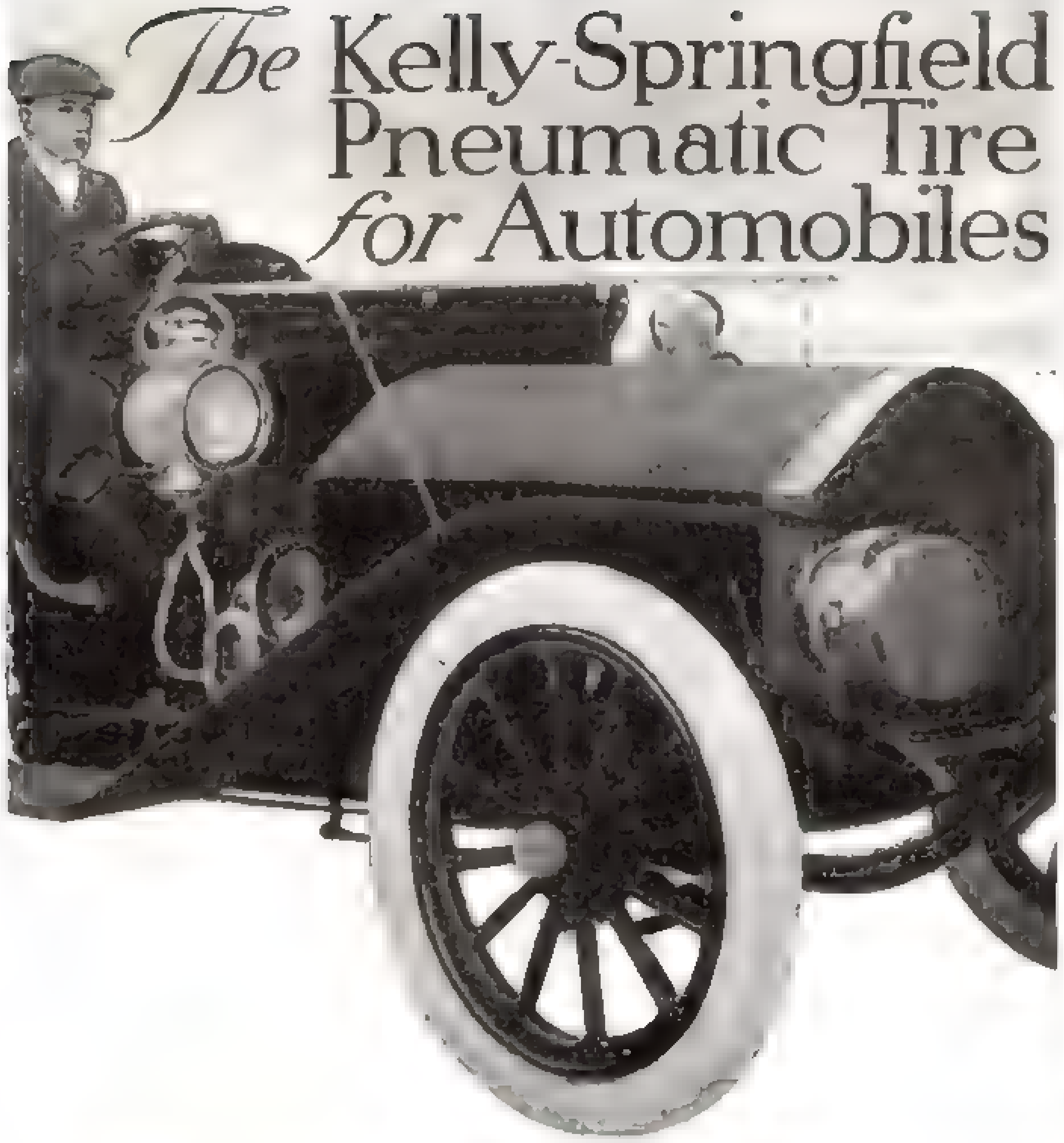

WHEN you drove a carriage the best solid carriage tire you could find was the Kelly-Springfield. Now that you drive an automobile, you will not find a better automobile tire than the Kelly-Springfield Pneumatic.

Consolidated Rubber Tire Co.
20 Vesey St., New York, and Akron, Ohio

Branches: New York, Boston, Chicago, St. Louis, Philadelphia, Detroit, Cincinnati and San Francisco.

WING PIANOS

We'll send one direct from our factory **to your home—**

Free of Cost.

We pay all expenses of shipment.

Keep it for 20 Days

Let your friends play on it and your local piano teacher. We will accept their judgment of its merits.

If the piano pleases you, we'll arrange an easy monthly payment plan with you—so easy that you'll never miss the money.

OUR pianos are the culmination of 40 years' experience. We have been making them better and better every year. They represent not only the highest development of the art of piano making, but possess certain rich and distinctive qualities of tone that place them away above the average high-grade piano. In style, workmanship, finish and durability they are not excelled.

Does not the above offer tend to establish the truth of these claims?

Could we afford to send a piano to you for 20 days *free* trial, if we did not feel confident that the qualities of the instrument will appeal to you — that you will want to keep it because it is a better piano than any you have ever seen or heard?

Our pianos cost from $100 to $200 less than any other high-grade instruments, because you pay but one profit — a reasonable profit above cost of manufacture. Dealers and agents are eliminated in our proposition. Let us send you the names of people in your vicinity who have bought one of our pianos. Ask them what they think of it.

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Please send me a copy of your illustrated book on Pianos.

Name

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The globe is a perfect article of its kind, over three feet in circumference, with [illegible] colored maps. Its surface is highly finished and will wash like a piece of glass. The globe is 12 inches, mounted on a hardwood pedestal and is thoroughly good in every particular. It is sent free to anybody who remits $2.50 at once for a year's subscription to WORLD'S EVENTS, a magazine of superior merit and great popularity. WORLD'S EVENTS contains feature articles in each edition, which are of immediate significance. They describe the man whose personality is at the moment of paramount interest, also the project which is the subject of world wide discussion, the problem which is pressing hard for instant solution. WORLD'S EVENTS records the triumphs of science, the movements of commerce, progress of education and religion. In short, this publication has become the best reflex of the world's news and the world's views and its subscribers are rapidly multiplying in numbers.

W. L. Green of the American Smelting and Refining Co. writes:

"I wish to say that we are more than pleased with World's Events and look forward to its arrival each month with eagerness. We would not be without it for twice the price of the subscription."

As for the Peerless Globe, which is offered to our yearly subscribers under terms named above, we are receiving daily many letters of extraordinary praise. A specimen follows:

FREDK. L. CHAPMAN, Editor World's Events

Dear Sir:

The 12-inch Peerless Globe which I have received is the finest gift I have ever seen offered in connection with any periodical. I have never before owned a globe, for the reason that I have not cared to buy a cheap one and I have not seen the time when I cared to pay the price for a good one. This one meets all the conditions required by teachers, ministers, professional men or indeed by anyone whose demands are exacting. The globe is beautiful, accurate and durable. I should think it cheap at $5 and do not see how you can afford such a valuable gift. Being somewhat [illegible] *in the advertisement but were cheap and poor in quality, I am glad to send this unsolicited testimonial.*

I do not see how it could be possible for you to say too much about this globe, and I hope you will send them to thousands who will appreciate them as much as I do. Sincerely yours,

WM. E. BARTON, Pastor First Cong'l Church, Oak Park, Ill.

Bear in mind that the above globe is sent **absolutely free** to anybody remitting $2.50 for a yearly subscription to WORLD'S EVENTS, the most popular magazine of its kind in existence. The globe is enclosed in a [illegible] breakable shipping case, very strong, but so light that the entire package weighs less than ten pounds. This secures such a moderate shipping rate that the express charges are low, averaging about 40 cents within a radius of 500 miles. It is true that this is a wonderful offer, but if you are not delighted as well as surprised you may return the globe at our expense and your money will be refunded.

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THE BANK MANAGER

(Continued from Page 11)

"What do you mean, anyway?" cried Randall, half-rising.

"I *thought* the story would interest you. Sit down and peruse this document. It is merely a copy, so no useful purpose will be served if you should tear it up. Read it aloud, and I will explain anything you don't understand."

The young man sat down and read the letter:

> To the Manager of the London and Tropical Bank,
> Old Broad Street,
> London, E. C.
>
> *Sir:*
>
> In reply to yours of the 25th I beg to state that William Randall is cashier of this bank, and is, so far as I know, a capable and industrious young man. I see no reason why you should hesitate to open an account with him, and the fact that he has been my cashier for three years answers your question regarding his trustworthiness.
>
> Yours most sincerely,
> John Murdoch.

After reading this letter, Randall glared at Murdoch with wide open eyes, then stammered:

"I—I never opened a bank account in London, nor authorized any one to ask for a reference."

"The manager of the London and Tropical will swear that you did," Murdoch assured him suavely. "Although two years have passed, he will doubtless remember both you and your account, for, from what my friend told me of his conversations with the manager, that shrewd man was a trifle uneasy. You spun him a plausible yarn, however, about a rich uncle of yours, a cattle-dealer in Argentina, who died, leaving you forty thousand pounds' worth of Argentine stock. You supported this statement by the exhibition of letters and documents, and wished to draw at once thirty thousand pounds, leaving this stock as security, but were forced to content yourself with twenty-five thousand. This amount you received in notes, and these notes you changed to gold at the Bank of England, which bulky treasure, weighing something like four hundred and forty pounds, you took away with you in a closed cab. I dare say the bank manager wrote to Argentina to verify your statements, but before a reply was possible you had closed your account with the London and Tropical, paying in gold, releasing and taking away your stock, and with that, of course, the interest of the manager in you and your account ceased. The Stock Exchange transactions were carried on through various brokers, and I am not sure that they can be traced, but, if tracing is possible, it will lead up every time to you."

During this recital Randall had risen to his feet, and stood rigid, with clenched fists on the end of the table.

"You—you scoundrel! You thought to prove me the thief!"

"Yes, if you ever attempted blackmail."

"There is certain to be a flaw somewhere in that string of lies."

"It is very likely, although I have used great care, and time and time again have examined each separate link in the chain."

"But you certainly possess the money. On cross-examination how could you account for the fact that you are a millionaire?"

"I cannot be called to account for it, because, if my private affairs are examined, it will be shown that, except in so far as the bettering of the bank's position is concerned, I am poorer than I was two years ago."

"Then where is the million you boasted of?"

"Ah!"

There was a moment's pause, and once again the manager's chin sunk to his chest. Randall, whose hand was trembling, slipped it into his pocket and withdrew the revolver, which he concealed behind his back, leaving his left fist resting on the table.

"I did not boast; I stated," said Murdoch, raising his head. "It is none of your business where the million is, but I am so

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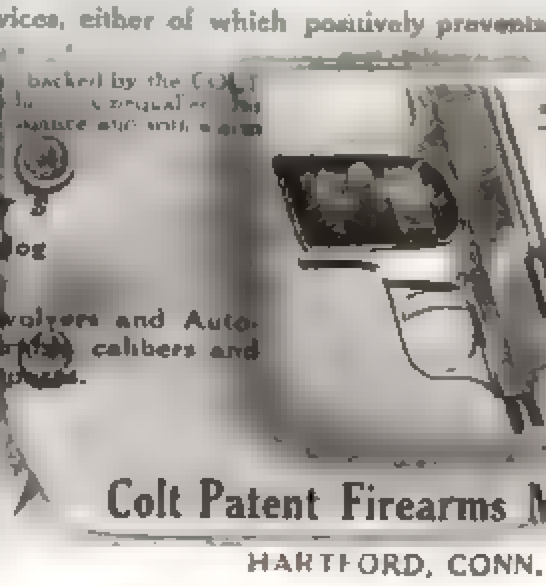

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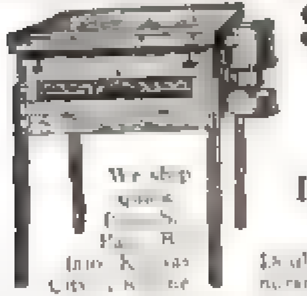

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anxious to arrange terms with you, and show you the hopelessness of your own position, that I will tell you. You spoke of the million drawing forty thousand pounds interest annually, but it draws no interest. I dare not set that money at work until you are out of my path, one way or another. All the Stock Exchange transactions were liquidated in gold, and the money is now in the shape of French louis, American eagles, English sovereigns, and German twenty-mark pieces. It rests in safe-deposit vaults in Paris, New York, London and Berlin. If I were compelled to fly to any of these countries I should find myself in possession of a quarter of a million, without the necessity of drawing a check or of being identified. But there will be no need for flight. There are only two options open to you: on the one hand, there is a sure and comfortable annuity for life; on the other, penal servitude. No sane man can hesitate for a moment over the choice."

"You talk of sanity. Are you so demented that you dare submit that cock-and-bull story to the scrutiny of a court of justice?"

"Certainly not. I shouldn't think of such a thing."

"Then what's the point of all this talk? Do you hope to frighten me with fiction?"

"Oh, no. I may inform you that the chief of police and two of his men are in the room on the other side of the hall. A certain signal will bring them here on the instant—one of two signals, in fact. First a revolver shot; so, as I have no weapon, it rests entirely with you whether or not you call them. Second, if I should turn that knob"—pointing to the electric light extinguisher beside the private-room door—"the police would come in. For my own safety I shall make no attempt to reach the knob, so you had better sit down quietly and come to terms with me."

"You have not explained why you related that piece of fiction about the dead actor."

"I told you nothing but the truth. I said I would not put forward that story; for if the police come in I shall merely say you attempted blackmail, reciting to them exactly what you charged me with. The cock-and-bull story, as you call it, will not come out through any motion of mine. It will be discovered when the police, finding you started a bank account in London, make investigations. No one will be more surprised than I when that cock-and-bull story is laid before the public by the criminal authorities."

"You hypocritical villain!" shouted Randall, trembling with anger. "You say I have two choices, but there is a third you hadn't thought of. I shall first rid the world of such a ruffian. 'Tis self-defense. You've threatened me with prison, and I'll take my chance that the truth comes out."

Randall whisked round his revolver, certain that the manager would make a dash for the electric knob. Murdoch, however, sat apparently unconcerned, though watching alertly through his half-closed eyes every movement of his enemy. The moment Randall's right arm began its sweep pitch darkness fell, all the more blinding because of the previous brightness. Six shots rang out in quick succession, but the living target was immune beneath the table, making his way toward the outer door. Randall rushed toward the spot where his foe had been seated, and fell over a chair. The door burst open, and two bull's-eye lanterns showed the assailant sprawling and swearing. He had thrown away the empty revolver and was reaching for the other when the police pounced, taking him at a complete disadvantage. Just as the handcuffs clicked upon his wrists the chandelier was suddenly turned full on, and the chief of police saw the bank manager standing beside the outer door, with his hand on the electric knob.

"Are you hurt, sir?" asked the chief anxiously.

"Not even a scratch, thank you," Murdoch answered him, smiling, "although I am much relieved by your promptness. I don't think he shot to kill, but merely to frighten. Poor Randall seems to be a nervous wreck. Overwork, probably. I have been anxious about him for some time. I told you this morning that he suffered from strange delusions, making the most shocking charges against my honesty."

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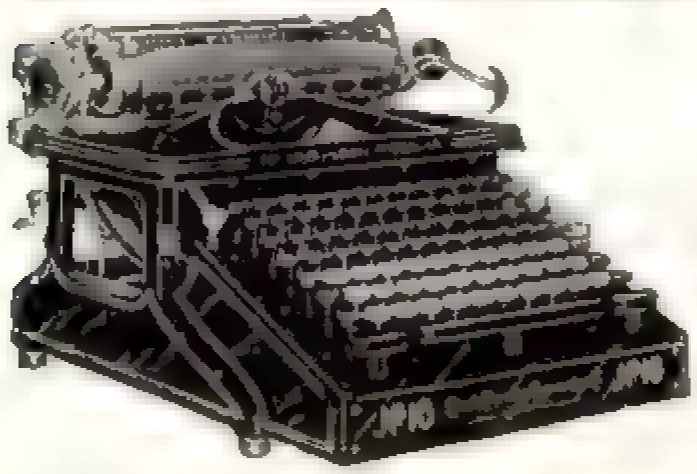

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"Ah, permit me to explain. The two revolvers are mine, not his. One belongs to this drawer, the other to the cashier's desk. You may think me reckless, but I gave them to him. He appeared beside himself with fear that I should attack him, so I showed him there were no weapons in the bank except those two pistols, and in order to soothe him I placed them in his charge."

"Forgetting they were loaded?"

"No. I was never in any danger, but I resolved to learn how far he would go. A man in his condition cannot shoot straight. His hands were trembling all the time we talked. But I feel certain that a month at the seaside will set him right again. It is his misfortune, poor chap, that, even though he recovers, I can never risk placing him in a responsible position again. Now, Chief, here are pens, ink and paper. Would you sit down and take his deposition? He made some very serious allegations against me."

The chief drew up a chair to the table and prepared to write, looking across at his prisoner. William Randall's face was ghastly pale. The cold grip of the handcuffs on his wrists seemed to have frozen his blood.

"Formulate your charge, Randall. The chief will take down what you say." The manager spoke encouragingly, as one does to an invalid.

The cashier made no reply.

"You remember I advised you to go to the chief of police in the first place." (A pause, in which there was silence.) "Don't you?"

"Yes, I remember," answered Randall at last.

"Very well; repeat what you said," ordered the manager.

"I have no charge to make against you, Mr. Murdoch."

"Oh yes, you have. I stole the bonds."

"No."

"And speculated with them in London."

"No."

"You mentioned a date. That is what I am anxious to get fixed in writing, and before witnesses."

"If there is no charge there can be no date."

"Ah, I am sorry, because I can easily prove that during the time the speculation was alleged to be going on I never visited London, nor for three months after. I was too busy here in the bank. You may recollect the panic of two years ago, Chief?"

"Yes," replied the chief, "and we were all very proud that the bank pulled through."

"We pulled through, but my nose was kept to the grindstone for several months, never once giving me a chance to leave Chelsingham. Well, Chief, what are we to do with our prisoner?"

"Will you appear against him, Mr. Murdoch?"

"If I do it will be merely to state what I have said to you: that the man is temporarily irresponsible."

"You make no charge against him?"

"Oh, no."

"Then I don't see how, without a charge, we can hold him."

"I will be responsible for his future conduct if you let him go. The bank has always been rather open-handed with employees who break down in its service, so I shall make a proposal to the directors at the next meeting which will very likely be adopted."

"Take off the handcuffs," said the chief to his men, and as they obeyed this command the chief said, aside, to the bank manager:

"If all men were as honest and as generous as you, Mr. Murdoch, this would be a better world than it is."

The manager laughed.

"May I encourage that opinion by begging you to accept these two ten-pound notes with which to recompense the officers for their long vigil and alert assistance? They will, of course, say nothing about tonight's work to any one. So far as integrity goes, none of us is so honest that we may look for Elijah's chariot of fire."

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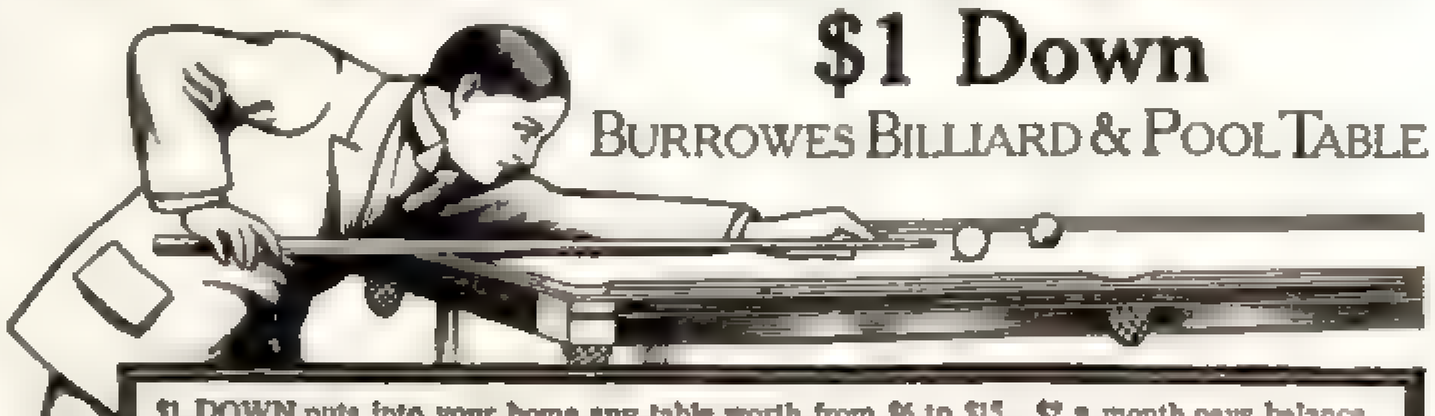

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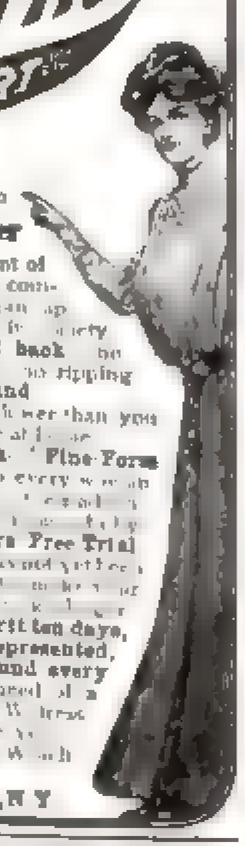

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AGENTS

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THE CONFESSIONS OF A CON MAN

(Continued from Page 17)

The circus was placarded for about twenty miles. That, I figured, was the danger-belt; if I could get away from our paper the trick was half turned. By the time the sun was high we had passed the last poster.

The day came off terribly hot. We were on a hard macadam road, and Minnie couldn't find a handful of dust to blow the flies off herself. She began to get irritated, but still I jabbed her on. Jakey gave me no help—he hadn't any stomach for elephants. She took to stopping and lifting her feet to show that her toes were sore. But I prodded away at her, trying to make all the distance that I could.

Just when I began to wonder if I hadn't better give her a little rest for breakfast, Minnie looked over into a field and saw a duck pond. She turned and charged for it straight through two lines of snake fence, with me hanging by the hook to her ear. When we reached the water's edge I dropped her. She kept straight on to the middle of the pond, had a bath and a drink, and stood there, weaving. The farmer came along and collected seven dollars for the fence. It wasn't worth seventy cents, but we couldn't afford to dispute it with him. I made him throw in a half-bale of hay. I put that out on the bank and tossed it temptingly before Minnie. She cocked her little eye at it; but she saw through my steer and remained planted in the center of the pond. I mounted the elephant pony and tried to urge him into the water. He knew elephants and their ways better than I; whenever he got to the brink he'd shy and refuse to go a step.

Jakey sat on the fence and asked me why I didn't go in for her on foot. That was just like him. I cussed him; but I took off my shoes and tried it. Minnie waited until I had waded out to my hips; then she sucked up a trunkful of water and let me have it square in the face. It was like standing up to a fire hose. I waded out again, and again she doused me. I came out spluttering and told Jakey that it was his turn. He took a pole, and stood on the edge of the pond, and poked at her. Minnie wheeled and doused him, too. It became plain that Minnie didn't propose to move until she got good and ready.

So we bought some provisions of the farmer, established watches, and had a little sleep in our wet clothes. Minnie, standing up and weaving, elephant fashion, had a nap on her own account.

The Circus That Disappeared

Late in the afternoon, when it had cooled off, and she had soaked the soreness out of her feet, Minnie just naturally walked out and stood by the gap of the fence and waited to be driven on. We gave her some hay, and resumed the march. I guess she had better sense than Jakey and I. Probably if we had kept on driving her at that pace we would have killed her.

For five days and nights we drove Minnie toward Baltimore, making as much of the distance as we could by night. We told the farmers that we were circus men with a performing elephant act, going down to join our show at Baltimore. I found from them just how to avoid the towns, making the excuse that she scared the horses.

We reached Baltimore without so much as a word from the lawyers. From there we shipped the whole outfit C. O. D. to Philadelphia, and sold out to the horse-trader for twenty-five hundred dollars. Minnie alone was worth three thousand dollars, but we had to take what we could get. In later years Jakey threw me down hard, and I might have foreseen it from the way he acted on that trip. Why, when we made our divvy he kicked on sending one hundred dollars to the sheriff!

I guess that was the longest circus parade on record—except one. An old-time circus man named O'Brien once had his show attached in a town of Maryland, just over the border from Pennsylvania. It was tied up completely; but he was nice and cordial about it. He told the lawyers that he would go right on with the performance, making as much money for them as he could until they sent some one else to take charge. When time came to get out

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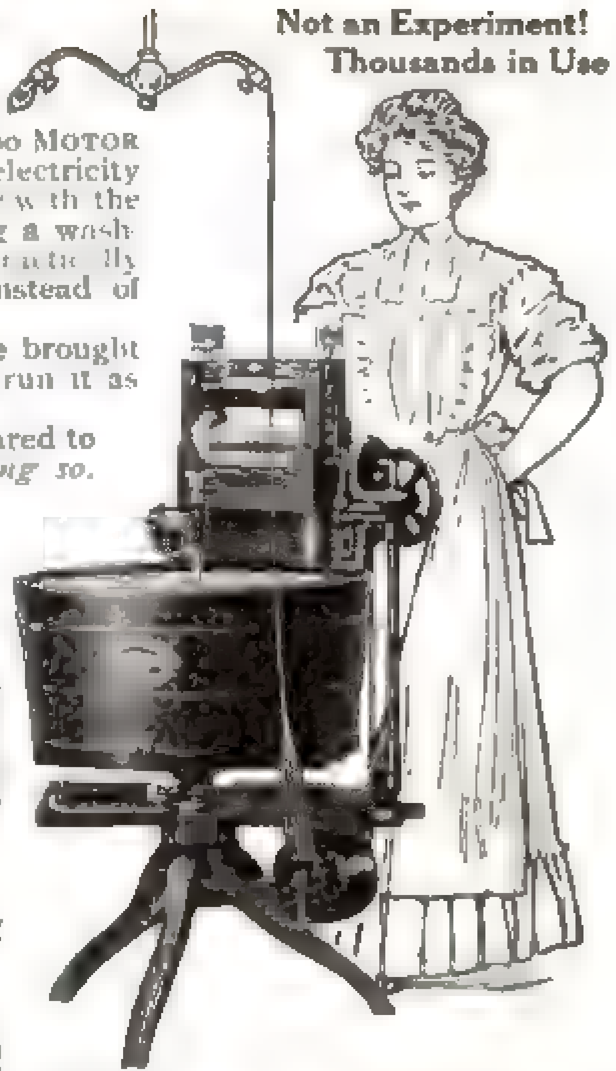

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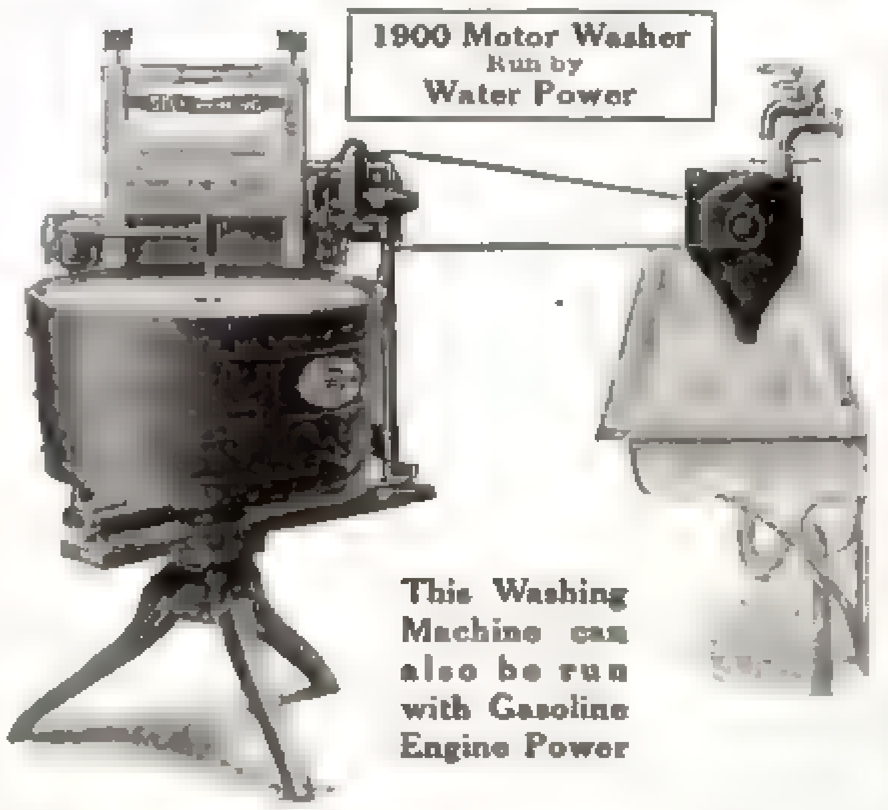

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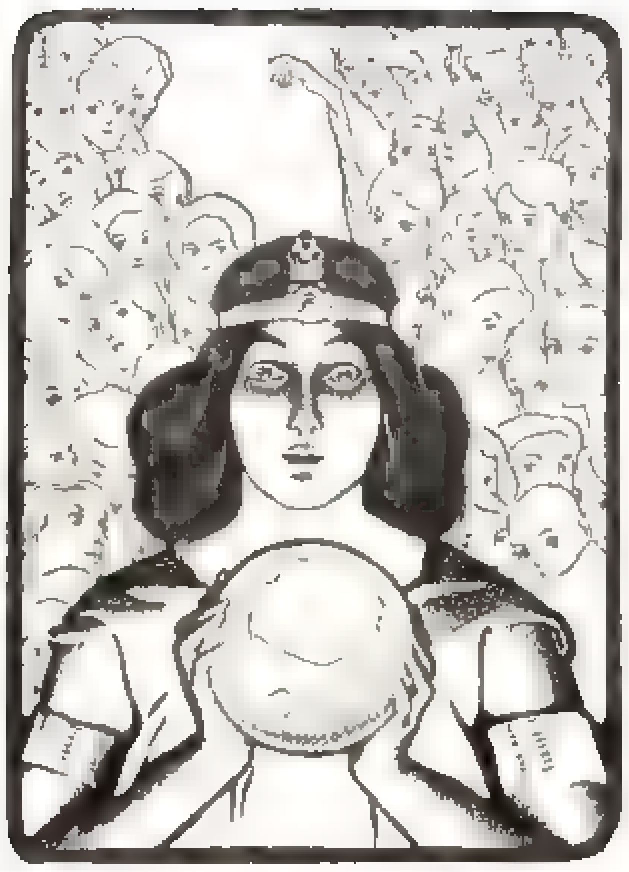

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the parade he went from wagon to wagon, saying to the boys:

"Now get everything out and make as fine a showing as we can; we want to help these people." The lawyers stood around and approved of his gameness. The boys got pretty nearly everything except the tents and the seats in that parade. The steerer stayed behind and entertained the lawyers in the big tent. When the parade had got to the end of the main street it kept right on—over the bridge into Pennsylvania. The last wagon was safe out of Maryland before the lawyers woke up. O'Brien couldn't show in Pennsylvania because he had left his tents behind, and O'Brien's parade traveled one hundred and thirty miles into Philadelphia.

That winter I did my only turn with the poolrooms. The game was the one from which wire tapping has been developed. The racing returns to the West used all to come through New York. Our gang had corrupted a New York operator. He was to hold back the winning flash from the Western poolrooms, and indicate, by a series of signals in the preliminary news, just what that winner was. One of the signals will stand as an example for the rest. Suppose the word came: "Scotch Plaid is kicking at the post." It meant that the horse two numbers down from Scotch Plaid on the official list, Visalia, we'll say, had won. After an interval long enough for us to get down bets, the real flash would come—"Visalia Wins."

The scheme was hatched in Omaha. The members of the gang were too well known as grafters to do the playing themselves. They took up with a young real-estate man named Singleterry who had been a regular poolroom player, and sent him down to Kansas City. I was kept to work Omaha. By putting up an impersonation of a gambler who is waiting for the latest odds before making his bet, and by avoiding the mistake of playing too high, I got away with my end of it for two days But Singleterry botched it. The first day he played, a ten to one shot won. He rushed up, all excitement, and bet two hundred dollars. His manner and the size of his winning attracted attention. When, a day or two later, he tried to put up a thousand on a fifteen to one shot, they refused the money and started an investigation. Before it was finished a good many Western Union employees lost their jobs.

Of course you know that wire tapping, as Larry Summerfield and others practice it, is only the reverse English on that game. You can't corrupt the Western Union employees any more. But the grafters persuade the sucker that they have done so, take him to a fake poolroom which they have fitted up themselves, make a "mistake" in the returns, get his wad, and have the place pulled by phony detectives in order to lose him. I don't fancy that game. Too many people are in the secret. Your cappers, your boosters and your phony cops tell their girls, and their girls tell other girls, until it gets all over town. The fewer people there are in a graft transaction, the less risk there is. That was one of my reasons for favoring three-card monte as a steady game—no one is involved except you, your one steerer, and the sucker.

Wigless Rubinstein

JUDGING by his Mémoires, Anton Rubinstein did not have much sympathy to waste upon his rivals in the field of music. He regarded Liszt and Wagner as his personal enemies and wrote about them things which were not to his credit. He did not even bestow much love upon his own brother, Nicholas Rubinstein, who threatened to overshadow him.

But Fate seemed to avenge his fellow-artists for the unkindness they had endured from him. After he had attained the zenith of fame and glory, after having been recognized the giant of the piano, as the only Rubinstein, he became conscious that his sight and memory were failing him.

Toward the end of his life Rubinstein was at a reception in Paris, given in his honor by the Princess Alexander Bibesco. The conversation had fallen upon Paderewski, whose recent success in America was then the topic of the day. Some one asked Rubinstein why he, too, did not go to America and gather new laurels lined with gold.

"Alas," replied the old man, "I am no longer of an age when it is permitted to don a red wig!"

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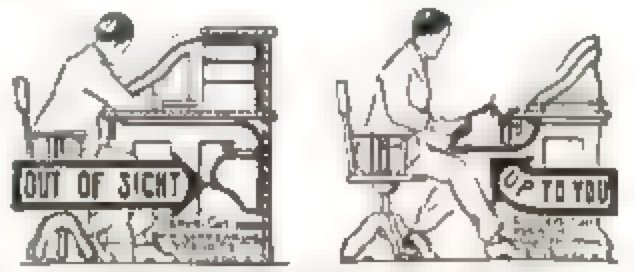

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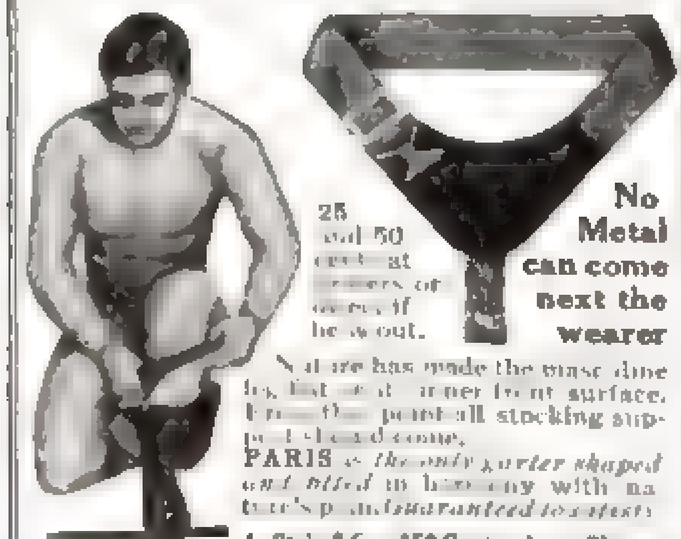

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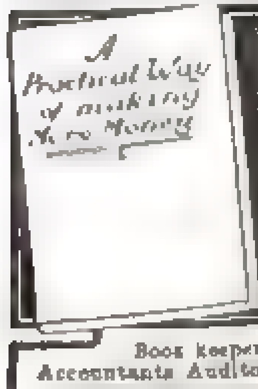

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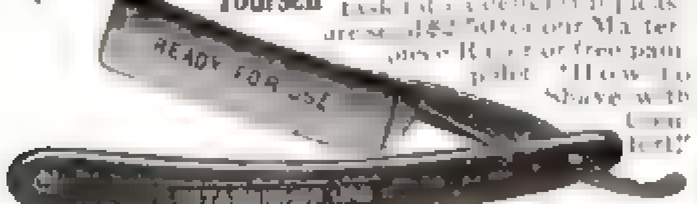

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SLANG IN ENGLAND

(Continued from Page 8)

Riley in the Hoosier dialect, or so melodiously-touching a poem as In de Gloomerin' in negro dialect, or the pungent Biglow Papers of Lowell in the Yankee dialect, he may condescend to like them, yet he will not class them as dialect poetry at all. He will say that they represent the normal speech of most Americans. Take, again, those writers who have chosen to coin new words or to borrow from other languages in order to enrich their English. Carlyle may be as German as he will. Such a passage as the following will not be criticised by an Englishman, for it was written by a native of Great Britain. It is from Carlyle's Sartor Resartus:

> That he, our poor Friend, should ever win for himself one of these gracefuls (*Holden*)—*Ach Gott!* how could he hope it; should he not have died under it? There was a certain delirious vertigo in the thought. Thus was the young man, if all-sceptical of Demons and Angels such as the vulgar had once believed in, nevertheless not unvisited by hosts of true Skyborn, who visibly and audibly hovered round him wheresoever he went; and they had that religious worship in his thought, though as yet it was by their mere earthly and trivial name that he named them.

This is really hideous, and it is not English at all; yet an Englishman will never condemn it. On the other hand, he will point the finger of scorn at Walt Whitman for his bits of French and Spanish, his *adios* and *camarades*. Carlyle, to him, is a language-maker; Whitman is only an eccentric American.

But it is when we come down absolutely to slang itself that we see how curiously the English mind can work. It makes no allowance for a sense of humor among our people. If an American baseball reporter strains his ingenuity to be verbally picturesque, and turns in a column or two of flaring metaphors and vigorous, though crude, descriptive phrases, an Englishman shudders where an American merely laughs. No educated person in our country is in danger of going to school to the baseball reporter. His vocabulary is not twisted by the linguistic freaks of Mr. George Ade. He will read them for the amusement they afford, but they are not models for his speech and style. This is what an Englishman cannot be made to understand. He is always mistaking the language of The Chorus Lady for the language which American men and women of refinement habitually use. But, of course, as a matter of fact, no one comes away from the theater wishing to imitate the speech of Patricia on the "pazaz," any more than, after witnessing a juggling exhibition, he goes out into the street and suddenly begins throwing handsprings.

The Slang-Riddled English

It would, perhaps, be just as well if the English were to turn their eyes inward and give themselves a little self-examination. As a matter of fact, there is no country in the world where slang so saturates the speech of every class as is the case in England. The language there is arranged like their political system—in strata. The conversation of a university man is not quite the same as the conversation of a Pall Mall lounger, nor does either resemble that of the race-track tout, or the costermonger, or the cockney patron of the "'alls." And all of these are different again from the strange *argot* which thieves and other criminals employ as they crouch over their ale in some low pot-house and talk the talk of cracksmen—with its "pustulous vocabulary, of which each word seems an unclean ring of a monster of mud and darkness." But from the university man to the lurking cutthroat they all use English that is not the English of a whole people, but rather the English of some class—that is to say, the sort of speech that is riddled through and through with slang.

The curious fact is that very few, even of cultivated Englishmen, recognize this slang as being slang. They are so familiar with it that it seems to them linguistically pure. As soon, however, as they get hold of some stray piece of American humor they roar with laughter or snort with indignation, and agree unanimously that

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here is evidence beyond dispute that, in the United States, the English language has gone utterly to the dogs. The latest biographer of D. G. Rossetti (Mr. A. C Benson) quotes a little note of invitation which this poet and artist wrote to his fellow-artist, Madox Brown:

"A few blokes and coves are coming at eight or so on Friday evening to participate in oysters and obloquy. Will you identify yourself with them and their habits?"

Rossetti, in fact, usually talked like a bloke or a cove. His favorite expression for an agreeable woman was "a cordial stunner." In writing to another friend, Mr. William Allingham, he speaks of the weather in this way: "I have got out my work this morning, but it looks so hopelessly beastly and I feel so hopelessly beastly that I must try to revive myself before beginning." He used to say, for example, "You'd better collar it," and "I expect I cribbed it from her." Mr. Benson, writing of this, four years ago, mildly says that it represents a taste for "strong vernacular expressions." Note that these are "strong vernacular expressions" and not slang. If Rossetti had said, "You'd better scoop it," or "I guess I snaked it from her," then, of course, it would have been dreadfully slangy, because American. But collar and crib and bilk and swipe are, in British eyes, merely strong vernacular expressions, for they are British in their origin. One can scarcely imagine Prescott or Emerson or Mr. Howells using any of these terms. Yet we recall the story of the one visit which Longfellow made to Tennyson, during which the Laureate's conversation was carried on in a vocabulary so gross that he afterward wrote to the American a letter of apology. This letter, however, he would not have written had his visitor been an Englishman and had Tennyson not afterward happened to learn that he had offended a guest who was not accustomed to the language of the gin-palace.

The Gownsman's Escapade

Take the university student in England who sits close to the founts of linguistic purity. The following would not be an unusual paragraph if written by him:

"A gownsman who keeps in Maudlin was propemping a skirt along the High when a couple of bulldogs spotted him and got him into trouble with the dons. So they gated him and he had to put up with lushing and sizings for a while. He went on a team and did book-work so as not to be posted. He wasn't badly off; and finally he really ackmazed, although he thought it was nothing but pill."

This is about as cryptic as any back slang or center slang of thieves. It might be translated in this way:

"A student who has rooms in Magdalen College was escorting a woman along High Street when two proctors saw him and got him into trouble with the authorities. So they confined him within college limits, and he had to put up with drinking and extra dishes for a while. He employed a private tutor and studied hard so as not to fail in examinations. He wasn't badly off; and finally he actually attained high honors, though he didn't value them at all."

Indeed, a great many of the expressions which permanently belong to American slang came straight to us from England's universities. About fifty years ago Mr. Charles Astor Bristed, then a well-known American writer, felt it necessary to give a glossary with definitions of the following words which were then absolutely unknown in the United States: slow, fast, seedy, hang-out, like a house on fire, no end of, rot, bosh, weed (for cigar), lush and grub. Almost all our race-track slang comes from England, together with a great deal of the slang of the theatrical world. The words graft and grafter are English in their origin, as is the case with many expressions which belong to the language of crime.

Americans are thought to care for money more than any other people. The "nation of shopkeepers" is the first to taunt us with this. Assuming that we are much given to the getting of gain, it is odd that we have so little permanent slang which has to do with money. We have not even a universal expression to denote the very dollar which we are thought to worship. Silver dollars, because of their weight and size, were, and sometimes are still, known as plunks, or sinkers. In England, however, almost every piece of money has its

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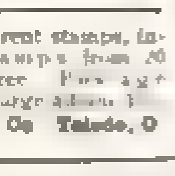

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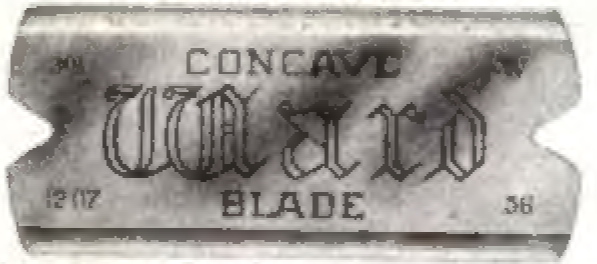

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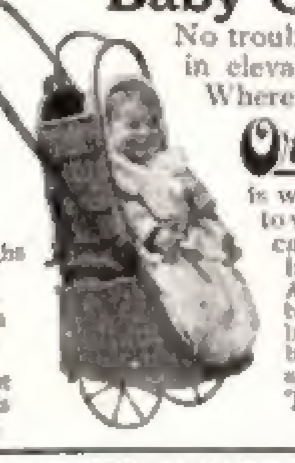

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name in slang. Thus, a penny is a brown. A sixpence is a tanner or a tizzy. A shilling is a bob (though one oftener hears this in the plural, as three bob, five bob). A sovereign is a quid. The lump sum of fifty pounds is a pony; and the lump sum of five hundred pounds is a monkey. These words are almost all arbitrary and meaningless, as is 'oof, for money itself. Here we see how ingrained is the English love of slang, and, what is worse, of slang which seems to have no expressiveness, but is utterly inane. The upper-class Englishman applies the adjective bally to almost everything in the world; the low-class Englishman uses blooming in precisely the same way. It was Rudyard Kipling himself who suggested, some years ago, that the greatest need of the British army was a new adjective. For these two have lost their meaning altogether—a fact which takes away from most English slang its only possible excuse. It is not even pointed and pungent and picturesque. This applies to the *argot* of the upper classes even more than to the slang of the slums. The speech of the smart set in London becomes almost unintelligible from its abbreviation of words, its constant ellipses, and the absence of that racy metaphor which makes American slang so striking. Thus, telly for telegram, not an earthly for not a chance on earth, cert for a certainty, stumer for worthless, and stony for hard up. The list might be extended for pages; but it is hardly necessary to show, what every intelligent observer knows, that the English are not only given over to slang, but that their slang is a permanent fixture in their speech. With us Americans it is kaleidoscopic. A slang word or phrase resembles a popular song which is whistled and sung for a few weeks and then lapses into oblivion. But in England jargon has embedded itself in the speech of the whole people, and it sticks there, apparently to go on increasing and making the language of an Englishman more and more a fearful and wonderful thing. In parts of Wales and of the Highlands real English is as rare a thing as in Bulgaria.

Oddly enough, it is just because our country receives so many foreign immigrants that our spoken and written English keeps very closely to the good old standards. In every school throughout the land, from that of the village up to the university, English is taught and the study of it is made compulsory. The best authors are continually read and the most famous passages which they wrote are memorized. In England, on the other hand, the English language is scarcely taught at all.

EXTRA DRY

(Continued from Page 15)

there was nowhere else left to get—except *out!* As he lay under the mesquite, Bellyful made one gesture—he shook his fist at the sky. They might put him out, but he would not get out.

It might be said that the only difference between the Bellyful of yesterday and him of today was the difference of one dollar and four bits. He had nothing now in his pocket; those last coins had paid for what food they could buy him. But there was another difference. It had been wrought during the night hours, wrought while he lay in the stable, unable to sleep, possibly wrought, also, even in the sleep he at length fell into just before daylight; for, while he slept, his heart went on beating, of course, and what was his soul doing?

After his single gesture he lay under the mesquite motionless, looking up through the filmy branches, a part of Repose Valley silence. Stretched so, still beneath the same mesquite, he looked as if he had been there since yesterday, as if in all the tomorrows he might be there, keeping the cattle bones company. But the whole boy—every inch of flesh and spirit—was alive, very much alive, not at all in a moderate, every-day fashion; in fact, Bellyful was a powder magazine, needing nothing but a match. Existence had shaken her head at him once too often.

He did not suspect this until the match was applied. Aaron's approaching voice reached him. Even the eagle, a mile up in the air, stopped hunting to witness the sudden proceedings. Bellyful leaped to his feet, looked at the rock which blocked him and his horse from Aaron's view, moved the passive beast a few paces back, looked at the rock again, was satisfied, ran like wild

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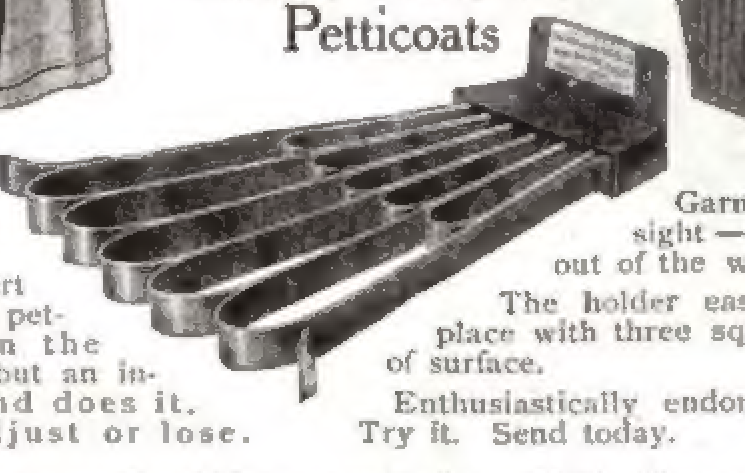

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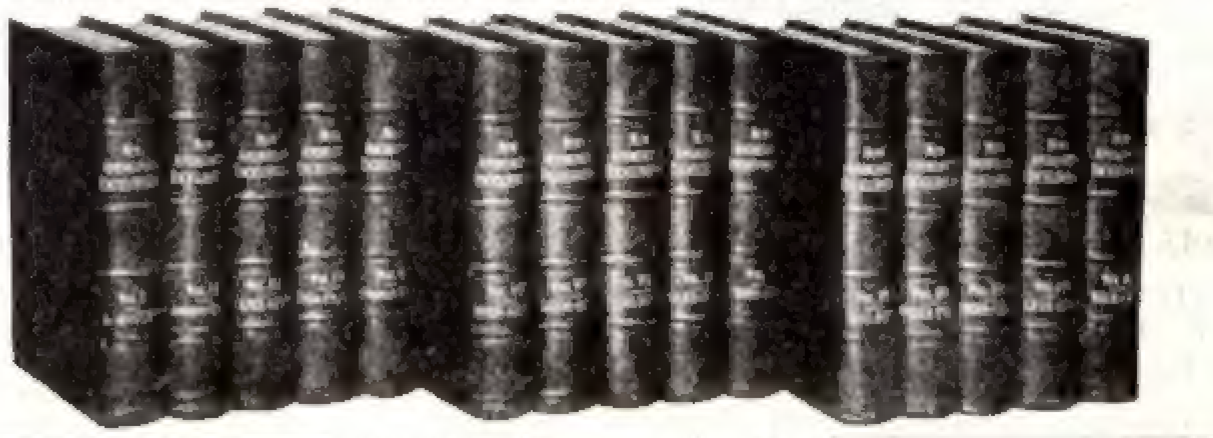

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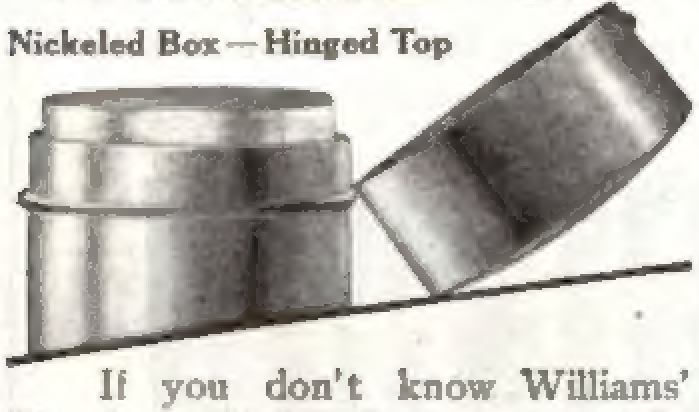

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game behind the rock, and waited. His pistol was always in excellent order, a clean-polished, incongruous gleam to flash forth from such a rusty scarecrow.

The talking Aaron came along, happy and busy. His head bent over his shuffled shells; the rise and fall of his cadences grew clearer, the sounds began to take to themselves syllables; first "hand" and "eye" came out distinct, then the links between filled in, and the whole sentence rang perfect through the unstirred air.

"Remember, gentlemen, the hand is quicker than the eye."

Such rehearsals as this must have helped many a monotonous journey to pass pleasantly for Aaron—not to speak of placing him in the foremost ranks of Art.

"Remember, gentlemen, the hand is quicker than the eye."

"Not this morning."

The shells smashed in Aaron's horrified grasp. The little pea rolled to the ground.

"Going to the mines?" pursued Bellyful. All his words were sweet and dreadful.

Then Aaron saw behind the pistol who it was.

"That kid a road-agent!" he thought. "Why didn't I spot him yesterday?" And he blamed his own blindness, miserably and quite unjustly, because how could he know that Bellyful had only become a road-agent in the last ten minutes?

"Strip," said Bellyful.

Aaron was slow about it.

A flash, a smoke, and a hole through Aaron's Mexican hat cleared every doubt.

"You're mature, I see," remarked Aaron, and offered his unbuckled pistol.

"The other one now," commanded Bellyful. This was a guess, but a correct one. "Leave 'em both drop down."

Both dropped down.

"Go on stripping."

The money followed, a good deal of it, and Aaron made a gesture of emptiness.

"That all?"

"Yes, indeed, young man."

"Then I want the rest of it."

"You've got the rest. You've got the whole. The game ain't what it used to be, and I have partners; they ——"

"I'll partner you. Get down. Get down, quick."

Evidently a compromise was the very most a poor shell-game man in this hapless crisis could hope for. Aaron got down and addressed the road agent.

"See here, beau," he began, "you and me oughtn't to be hostile. In our trade we can't afford it. You and me's brothers."

"Don't you call me brother. I don't lie. I say 'hand it over' and folks ain't deceived. I'm an outlaw and, maybe, my life is forfeit. But you pretend you're an honest man and that your dirty game is square. Throw it all down or I'll tear it out of you."

. . . .

To me, listening, Scipio Le Moyne narrated the foregoing anecdote while he lay in hospital, badly crumpled up by a wagon runaway. Upon the day following I brought him my written version.

"Yes," he said musingly, when I had finished reading it to him, "that happened eighteen years ago. You've told it about correct—as to facts."

"What's wrong, then?"

"Oh—I ain't competent to pass on your language. The facts are correct. What are you lookin' at me about?"

"Well—the ending."

"Ending?"

"Well—I don't like the way Bellyful just went off and prospered and ——"

"But he did."

"And never felt sorry or ——"

"But he didn't."

"Well ——"

"D'you claim he'd oughtn't? Think of him! Will you please to think of him after that shell game? He begging honest work and denied all over, everywhere, till his hat and his clothes and his boots were in holes, and his body was pretty near in holes—think of him, just a kind of hollo' vessel of hunger lying in that stable while the shell-game cheat goes off with his pockets full of gold." Scipio spoke with heat.

"Yes, I know. But, if Bellyful afterward could only feel sorry and try ——"

"Are you figuring to fix that up?"—he was still hotter—"because I forbid you to monkey with the truth. Because I *never* was sorry."

"*What?*"

"I was Bellyful," said Scipio, becoming quiet. "Yes, that was eighteen years ago." He mused still more. "I was twenty. And I'd like to do it all over again!"

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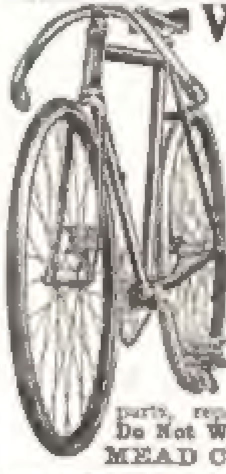

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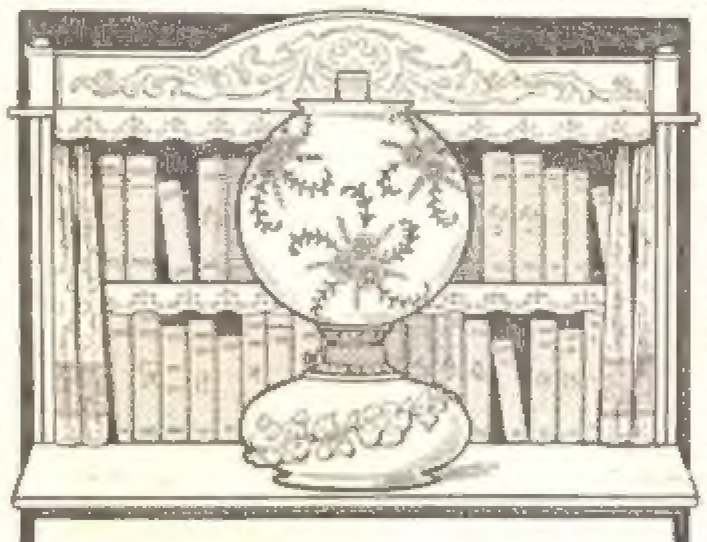

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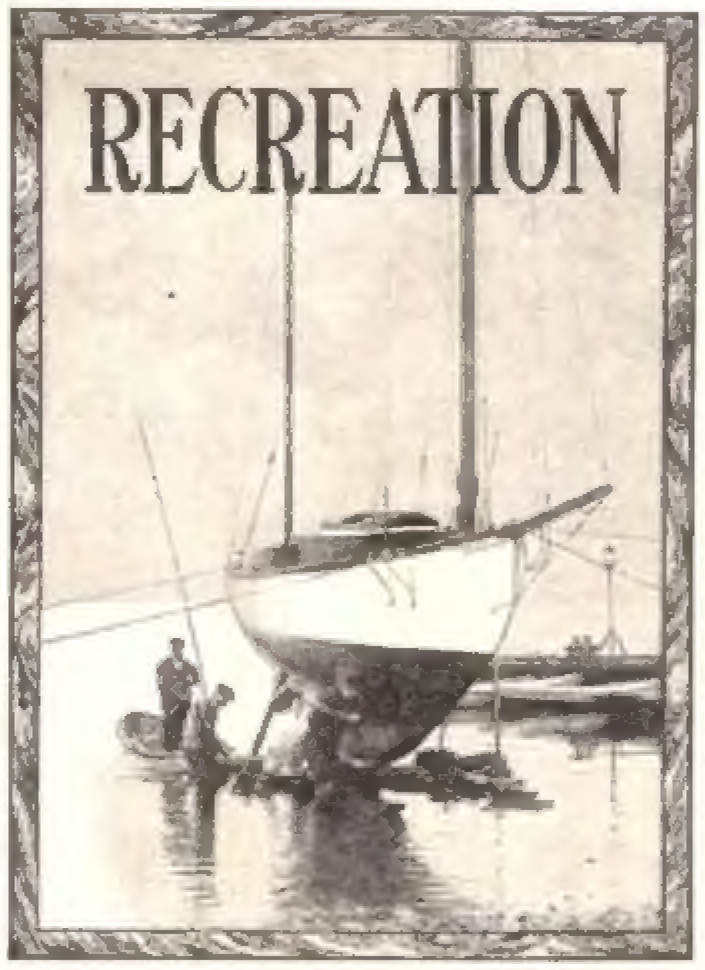

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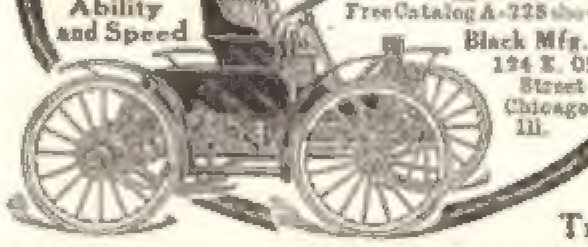

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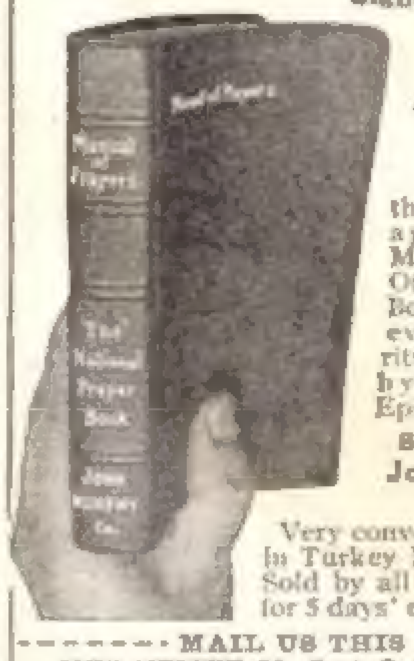

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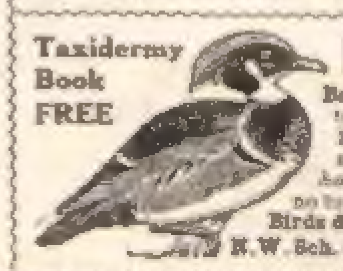

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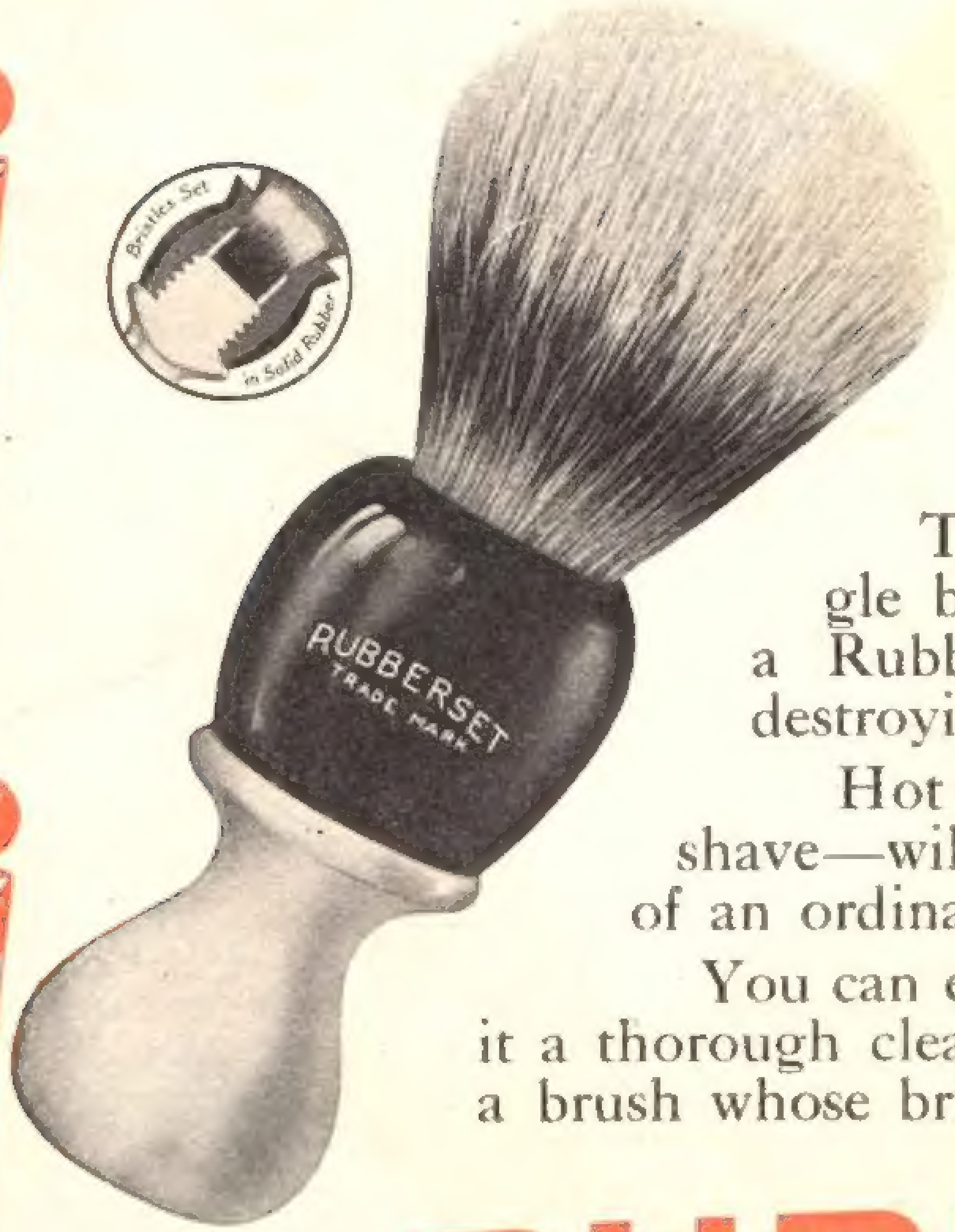
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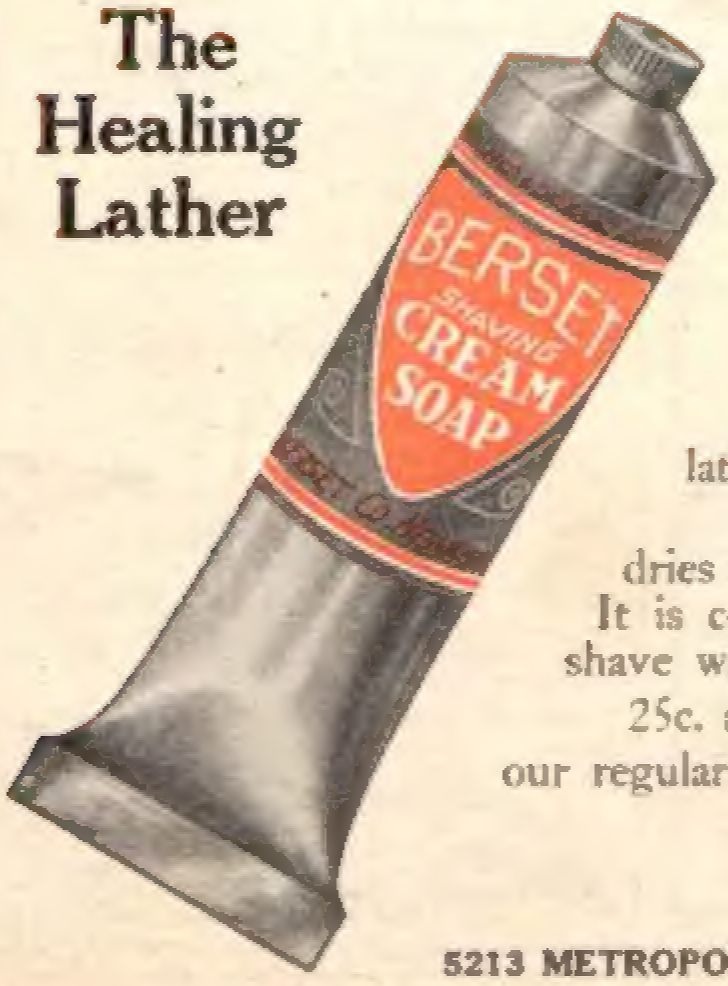

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